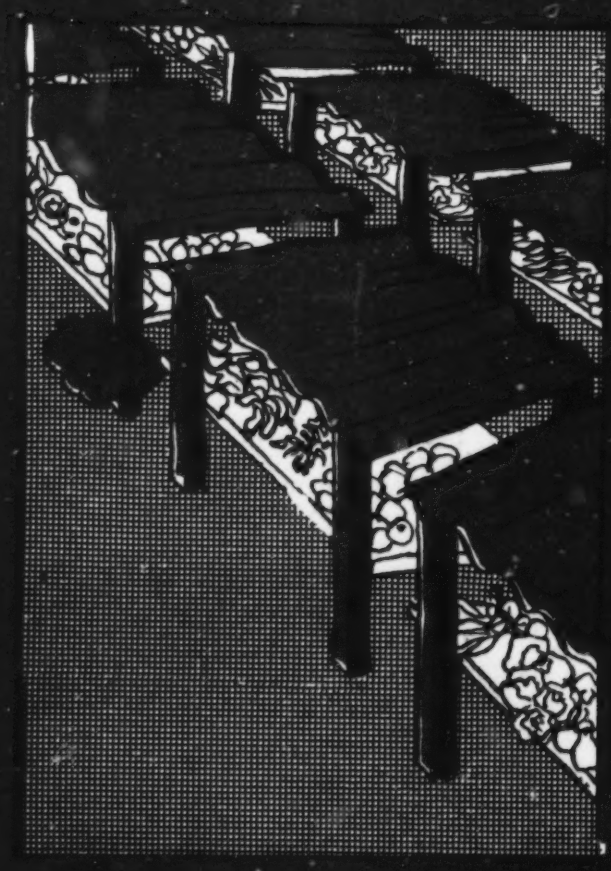

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Marketing in Ghana: An Analysis of Operational and Environmental Conditions

African Training and
Research Centre for Women

Research Series

PREFACE

In recent times there has been an upsurge of interest, particularly in developing countries, in the multifaceted situation of women and how women could be assisted in participating fully in the development process. In Ghana, women in urban centres are predominantly traders, engaged primarily in the marketing of food crops. They are also mothers and homemakers, and these roles are of major importance of the women, their families and the economy of Ghana. Nevertheless, in the execution to their roles they are hampered by multifarious problems relating mainly to their work environment. It is believed that, in order to help them effectively, their market activities should be documented. The present report constitutes an attempt to assess and document the problems, both operational and environmental, of women traders, their needs and desires for improvements in their workplace. The aim of this study is to help plan and implement realistic and appropriate projects to improve the work environment of women traders in Ghana.

The study was undertaken for the Economic Commission for Africa (ECA) by the National Council of Women and Development (Ghana) in order to provide data on which action-oriented programmes could be based. Principal researcher for the study was Dr. Elizabeth Ardayfio, upon whose work the present report is based. She was assisted in the first phase of the work by Ms. Joana Laryea. The study focussed on the urban centres of Accra-Tema, Kumasi, Sekondi-Takoradi and Koforidua. Except where otherwise indicated, all the tables have been compiled from survey data gathered for this study.

A grant from the Voluntary Fund for the United Nations Decade for Women made this study possible.

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URBAN MARKETS STUDIED

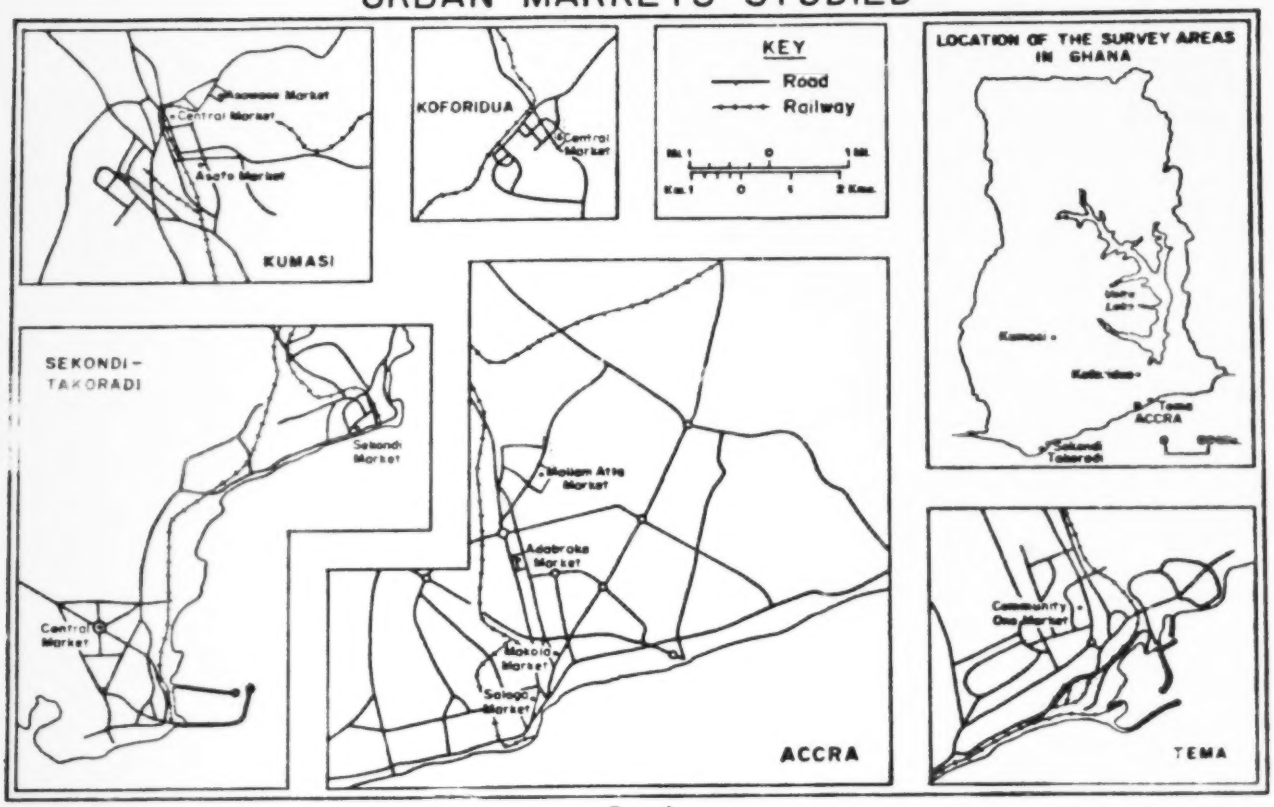

Fig. 1

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I. INTRODUCTION

Background

The importance of trade, and particularly markets, in fully understanding the economy of Ghana and similar West African countries can hardly be overemphasized. For the bulk of trade takes place in markets, which are the main channels and distributing centres for local farm and marine produce, textiles, jewelry, hardware and numerous other items. The role women play in the economy is clearly revealed in their long involvement in the marketing system since the fifteenth century. Indeed, their dominance in the trade sector is supported by the 1970 census report which demonstrates that no less than 84.6 per cent of the labour force engaged in the commercial sector was composed of women. The report further states that the number of women traders involved in commerce increased by 33.9 per cent between 1960 and 1970, and that women invariably dominate the foodstuff trade. In this respect, therefore, the study is concerned with foodstuff trade and women traders in urban markets (Fig. 1).

There are three main categories of traders in the foodstuff business - the wholesaler, the wholesaler-retailer and the retailer - depending on the major channels of distribution. Both wholesalers and retailers and in a few cases service establishments act as agents in the transfer of food items from the farmers to the consumers. The importance of these agents within this process obviously varies according to the nature of the commodities involved and the extent of interaction between wholesaling and retailing. 1/ Among the different types of intermediaries utilized in distribution, the wholesaler is the highest in the hierarchy and, consequently, the most resourceful and successful. Wholesalers are also known to be the most powerful and exert a tremendous influence on food supply as well as prices in the urban centres. This category of traders forms only a small proportion of the market traders because most women are involved in retailing and comprise 98.5 per cent of women employed in the commercial sector. The retailers are at the lower level of the distribution channel, and are headed by 'market queens' 2/. In furthering their role as retail traders and providing the consumer with his essential staple requirements, the consumer has become increasingly dependent on the services of the woman trader.

An examination of the many services offered by women traders will throw further light on their indispensable role in the distribution system and, consequently, their role in the national economy. In order to secure enough local farm produce for sale, some women traders 3/ offer the farmers productivity credit. As a condition of prefinancing, the farmer must necessarily sell his foodcrops to the woman trader. Similarly, many fishmongers obtain their fish supplies through financing fishermen in their undertakings. Women traders also operate trucks at

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1/ See Davies, R.L., Marketing Geography, Melhuen and Co. Ltd., London, 1976.

2/ The 'Market' or 'commodity queen' is the recognized leader or head of all sellers of a particular produce in the market.

3/ Nyanteng, V.K., The storage of foodstuffs in Ghana, Technical Publication Series No. 18 ISSER, University of Ghana, Legon, 1972, pages 1 and 11.

their own initiative for carting farm produce from the farms scattered all over the rural areas to the urban market centres. They also efficiently assemble farm produce for easy access and collection for distribution. It is usual for such traders to travel long distances to the producing areas to procure the commodities. They buy the farm produce either from the periodic market or from individual farms. The purchase and collection of the produce may take several days or even weeks. There is evidence that the creditable performance of the women traders in this respect is unrivalled by the efforts of the government Food Distribution Corporation.

In view of the invaluable contribution of women in this aspect of the economy, a Seminar was held in Accra in December 1977 on the role of women in marketing local farm and marine produce under the auspices of the Food and Agriculture Organization (FAO) and the National Council on Women and Development (NCWD). The objective of the Seminar was to assess the contribution of women traders in marketing foodstuffs and fish products in Ghana and t determine the problems which hamper the effective performance of their role. The large number of the women traders and women farmers who participated actively in the deliberations of the Seminar came out with several problems confronting them in their business. Two sets of problems were identified. The first set, which was operationa' included availability of credit for expansion of their business, exploitation by middlemen, transport difficulties and inadequate storage facilities. The other set of problems related to the environmental conditions of the market place. The latter was strongly emphasized by the women traders at the Seminar, a fact which was also supported by NCWD.

In spite of the important position occupied by the market in the socio-economic life of the market women, existing facilities in the market leave much to be desired. Storage facilities are very scarce and often non-existent 4/. Commodities are stored in the open on the bare laterite ground in front of the stalls under all weather conditions, or in private houses. Owing to the lack of adequate storage facilities the area around the traders' stalls tends to be congested and makes it difficult for the market women to operate efficiently.

Another problem encountered by the trader is the lack of convenient parking spaces for unloading goods. In some markets the trucks which convey foodstuffs have to park on the roads and porters help to transfer the commodities into the markets, whilst in other markets the trucks could drive into the markets, but the congestion of buyers and sellers hinders easy movement and causes delay in unloading of the trucks.

Most of the urban markets have toilet facilities and public refuse dump for disposal of waste, but unfortunately these facilities are not regularly maintained. Some traders have to sell quite close to such ill-maintained facilities for at least eight hours every working day. Moreover, general sanitation including drainage facilities is deplorable in some markets. The poor state of these facilities is aggravated by ever-increasing population pressure on the limited sanitary facilities.

4/ Ibid. and van Apeldoorn A.J., Markets in Ghana: A census and some comments. Technical Publication Series, No. 19, ISSER, Legon, 1971.

In addition to these problems the market trader needs time and freedom from other commitments to be able to concentrate on her job. For example, the majority of traders are mothers and have young children to care for in the markets. Such children often impede their mothers' activities. Unfortunately, only a few markets have day-care centres attached to them where mothers can send their children during the day, but in most markets this facility is not available. In the few places where day-care centres exist, there is a need for improvement and expansion.

Although the role of the market women in development is now better understood and appreciated than before, planning for improvement in the markets and other essential developments is by and large hampered by a lack of basic data. As mothers and home-makers women traders will highly benefit from the establishment of day-care centres which FCA is interested in, but this has to be considered in relation to the provision of other utility services in the markets. There is, therefore, a need for a detailed comprehensive study of the major features and environmental conditions of the markets to build up the information base for future programmes.

Objectives

The main objectives of the study are to:

(a) Examine the conditions in which Ghanaian market women operate:

(b) Assess the wishes and attitudes of market women in terms of general ancillary and utility services in urban markets with particular reference to the establishment of day-care institutions for their children; and

(c) Assist NCWD and FCA to build the information base required to solve women's problems.

Review of Literature

A critical review of literature dealing with markets has been given elsewhere5/ but it will be useful to discuss a few. Stine 6/ for example, noted that as an area's income and demand increase, there is a tendency for the larger markets to shift from a periodic to a daily regime and for the location of the market to move into closer accord with the location of settlements. Fagerlund and Smith 7/ have constructed a general map showing the locations and periodicities of some markets in Ghana, whilst van Apeldoorn 8/ produced a complete list of markets in Ghana. Ardayfio 9/ has also

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5/ Berry, B.J.L., Geography of market centres and retail distribution, Engelwood Cliffs, New Jersey, 1967. Mckim, W., The periodic market system in north eastern Ghana, Economic Geography, 1972. and Bromley, R.J., The organization of Ourte's urban markets. Towards a re-interpretation of periodic central places, Institute of British Geography Transactions, No. 62, 1974.

6/ Stine J.B., Temporal aspects of tertiary prediction elements in Korea, Labour Systems and Economic Development, University of Oregon, 1962.

7/ Fagerlund V.G. and Smith R.N.T., A preliminary map of markets in Ghana, Journal of Development Areas, 1970.

8/ Op. cit.

9/ Ardayfio, F.A., Spatial interaction of markets in the Shai area, Research Review, Vol. 11, 1977.

analysed the spatial and temporal arrangements as well as economic functions of some markets in southern Ghana. Of much relevance to the present study, however, is the work on women traders in towns.

A few researchers have concentrated on the contribution of the market trader. For example, Acquah 10/ drawing largely on Addae's report, discusses the unique position occupied by women traders in the economic activities of Accra, Similarly, Boserup 11/ has demonstrated the pre-eminence of women traders in West Africa and has discussed their work input and earnings. Moreover, Sai 12/ focuses on the contribution of the market trader to the economy of Ghana. She brings out clearly the resourcefulness and resilience of the women trader and the essential services she performs by transporting commodities from producing areas to the markets and by providing long and medium-term storage for specific goods. Okraku 13/ also discusses some problems of traders using one market trader as a case study. Currently, there is no study specifically devoted to the conditions of market places and the problems of market women in Ghana. Hence this study attempts to fill this gap and also to provide data for action-oriented development programmes.

Basic assumptions

The basic assumptions adopted for the study are that:

(a) Sound and healthy environmental conditions in markets will upgrade and increase traders' economic activities, and hence their contributions to national development.

(b) The provision of social services in the market place will ease the work burden of traders, enhance their economic independence and help them to satisfy their families' basic needs.

Data for the study

Both secondary and primary sources were utilised for the study but personal observation, questionnaire surveys and interviews formed the main source of data. The first part of the data collection was an intensive reconnaissance survey in urban markets. This survey, which was an essential step in the field work, was undertaken after the scope of the research had been defined and the study area delineated. It was found to be particularly helpful because apart from providing the feel of the project in the field, it helped to determine the sampling type and size. It was also beneficial in directing the exact choice of research techniques and drawing up the interview schedule. Furthermore, it promoted the establishment of preliminary contacts with the city/municipal council authorities, chief revenue officers, traders and the shrewd 'market queens' upon whom the immediate success of the market survey depends.

10/ Acquah Lone, Accra Survey, University of London Press Ltd., 1958, Pages 63-72.
11/ Boserup, Woman's role in economic development, George Allen and Unwin Ltd., 1970 Pages 85-96.
12/ Sai, F.A. The market women in the economy of Ghana, Cornell, 1971.
13/ Okraku, F. "Is trade an easy job", paper presented at the Seminar on the role of women in marketing local farm and marine produce, Accra, 1978.

In this preliminary survey the writer solicited the consent of the city council authorities, sought counsel and utilized their good offices to seek help for the field assistants and to win the confidence of the market women. The survey also helped the writer to decide on the type and number of research assistants needed for the project.

The survey was conducted in Accra-Tema, Kumasi, Sekondi-Takoradi, and Koforidua (Fig. 1). The last settlement was chosen even though it was not a city because it was a large town with a high rate of urbanization. However, its major market has neither day-care centres nor most other facilities enjoyed by the city markets, so its needs are likely to be more numerous than those in the city markets where some facilities already exist. The Koforidua market is, therefore, representative of other large urban centres and affords a good comparison with the city markets. The interviews were conducted to cover a cross section of traders and to cater for the needs of the various commodities sold in the markets. Major urban markets formed the sample frame from which markets were selected for the purpose of collecting data.

The major markets were determined by their size (number of traders), number of stalls and the commodities sold. In the choice of markets, attention was also paid to markets where local farm and marine produce was sold as well other commodities, for such markets constitute the focus of the paper. Four hundred and forty-three traders were interviewed in 11 urban markets. (See Table 1).

For each selected market the commodity queens of the various produce or items were interviewed, and through the systematic random sampling technique, traders in the various commodities were selected for interview purposes.

Three types of research tools were utilized for the survey. The first was the community questionnaire which provided data on all the facilities and services that existed in each market. The second was the trader questionnaire, and the third was the questionnaire administered to city council officials responsible for adminstering and providing facilities in the markets. Once the survey instruments had been chosen and developed it was necessary to choose and train interviewers or research assistants. Fluency in speaking and written knowledge of more than one local language in addition to English was the most important pre-requisite for selecting interviewers. Apart from fulfilling linguistic requirements, the interviewers were either born in the area allocated to them or had lived in the project areas to which they were assigned for a long time and were, consequently, acquainted with the markets, local practices and geographical conditions.

Seven field assistants were recruited - three worked in Accra-Tema, two in Kumasi and one each in Sekondi-Takoradi and Koforidua. Intensive training centred mainly on the questionnaires and, prior to the discussion about the questions, interviewers were briefed about the objectives of the project, the type and amount of data needed, the nature of the work to be carried out and the characteristics of the traders who were the respondents.

The bulk of the data was based on field interviews through the use of an interview schedule because most market traders are illiterate. Moreover, the interview schedule gave a control over the interview situation, and the research team had the opportunity to explain difficult questions and elicit higher rates of response.

Table 1 - Choice of Markets

City/town	Selected market	Sample size
Accra	1. Makola No. 2	48
	2. Salaga	40
	3. Mallam Atta	36
	4. Adabraka	34
Tema	1. Community One	49
Kumasi	1. Central Market	51
	2. Asafo	29
	3. Asawase	25
Sekondi/Takoradi	1. Sekondi Central Market	40
	2. Takoradi Central Market	41
Koforidua	1. Central Market	50
	TOTAL	443

Actual field work took two months, between September and October 1979. Out of the sample of 443,207 traders were interviewed in Accra-Tema, 105 in Kumasi, 81 in Sekondi-Takoradi and 50 in Koforidua (see Table 1). The project director visited Accra-Tema, Kumasi and Sekondi-Takoradi in turn in order personally to introduce the field assistants to the city managers, whilst in Koforidua she introduced the only field researcher to the chief executive officer. Since this introduction was essential in soliciting the co-operation of the city council officials work began on different dates in the project areas.

The project director visited the team frequently during field operations to supervise their work. She also conducted personal observations in specific markets and interviewed the city council officials. In most cases it was quite easy to get information from administrative officials though in a few cases several visits had to be made after the survey period in order to collect data from them.

As has been already indicated, while it was generally easy to collect data in the market, the field work did not end without problems. As traders got to know about the purpose of the survey, most of them became so excited that each one of them wanted to be included in the sample. In order to win them over the researchers had to do some "mock interviewing". There was also the tendency of respondents to take

researchers as price inspectors who had come to the market to collect information on their profit margins and accordingly assess and force them to pay taxes on them. In such cases the traders refused to co-operate or consulted each other before divulging information. Special efforts were made by the project director to save the situation by ensuring that traders fully understood the objectives of the survey.

Some disarming experiences were also encountered in the markets of Tema and Sekondi where traders were very co-operative at the initial stages of the survey until some difficult traders passed the word around to the effect that "people keep on chasing them in the market for information, interrupting their business, yet they do not derive any benefit from the surveys. They were, therefore, fed up with market surveys". The effect of this comment was, as to be expected, very discouraging. All the traders refused to talk and it seemed that the field work in these markets was coming to an end prematurely. The project director had to go back to the 'commodity queens' in each market to explain again the objectives of the survey and reassure them of help in the provision of services in the markets. The 'commodity queens' did restore relationships to normal, with traders being as co-operative as before.

Organization of the report

The report is organized into five sections. The first is the introduction discussing the background, scope of the study and the research design and methodology. The second analyses the major characteristics of urban markets whilst the third discusses the positive and negative factors that affect the performance of traders. Some of the specific areas discussed include source of commodities, transport, storage and credit facilities. Section four is devoted to existing facilities and services in the markets including environmental problems as well as the attitude and wishes of traders in terms of facilities and services in the markets. The final section discusses conclusions from the research and recommendations for developing a healthy environment for traders in markets.

II. SPATIAL CHARACTERISTICS OF URBAN MARKETS

General aspects of markets

Most trading in Ghana goes on in markets 14/ which many writers including Polly Hill 15/ define as "an authorized concourse of buyers and sellers of commodities meeting at a place more or less strictly limited or defined at an appointed time". The above definition of markets is adopted for the purpose of this study with modifications to make room for all types of markets including rural unstructured markets where the trader spreads a mat and piles her commodities and night markets where prepared food like kenkey, fried fish and bread are sold. Nevertheless, not all markets covered by this definition are considered. The study is limited to urban day markets.

Essentially there are two main classes of markets - urban and rural markets, depending on the location of the market. In Ghana it is estimated that no less than 88 per cent of markets is rural, their economic function being the collection, bulking and distribution 16/ of local farm produce. A subsidiary function of these markets is also to act as a distribution centre for imported goods and to perform some other social functions 17/. In addition to this definition markets may also be classified according to the level of organization and frequency of meetings. On this basis two categories of markets, namely periodic and daily markets, can be distinguished. This classification is more reasonable and more suitable to the type of markets under study. Each class of markets can be subdivided into types depending on the organization of meetings.

Most rural markets are invariably periodic markets 18/ and are held at specific time intervals. These periodic markets have definite days on which the level of activity is conspicuously high. Such days are normally termed market days. In view of this definition six periodicity types can be distinguished: three-day, four-day and six day or one, two or three fixed days in a calendar week.

Daily markets, on the other hand, are continuous and the level of organizations equally active on all days except Sundays. Daily markets may be held in the day, morning or night but this study focuses on day 20/ markets. Within the

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14/ The word market is used interchangeably with market place.

15/ Hill, P., "Notes on traditional market authority and market periodicity in West Africa", in Oliver R.A., and Page, J.D., Journal of African History, vol. 2, 1966, Cambridge University Press, page 295.

16/ Hadder, D.W., Rural periodic day markets Yorubaland, Institute of British Geography Transactions, No. 29, 1961, page 149-159.

17/ Buchannan, P. and Dalton, G., Markets in West Africa, Northwestern, 1957, page 163.

18/ Hadder, D.W., op. cit.

19/ Van Apeldoorn, G.J., op. cit.

20/ Day is used in this context to mean markets that operate throughout the day as opposed to those meeting only in the morning or at night.

urban day markets there can also be isolated periodic markets. This particular feature in the urban market sector can be attributed to the fact that such markets orginated as periodic markets, but gradually acquired a daily function. 21/ Three out of the 11 markets studied fall within this category. Two of them are located in Accra and the other in Koforidua. The market days of Adabraka and Mallam Atta in Accra are Tuesday and Friday, and Wednesday and Saturday respectively whilst that of Koforidua falls on Monday and Thursday.

Major features and interaction of urban markets

Markets in the major urban centres are located in a well-defined area in the central business district, which is the nerve centre of the city's economic and cultural life as well as its transport lines. The central business district is characterized by a high degree of spatial concentration of retailing and office activities and extreme congestion. Within the district, therefore, the market could be viewed in relation to other retail activities which are carried on in variety of ways. Retail sales of manufactured goods, for instance, are conducted in the big department stores such as the Ghana National Trading Corporation and United Trading Company or big private retail shops. The urban markets are thus complementary to these retail shops offering a wider range of goods, particularly local farm produce, for sale at both wholesale and retail levels. The relationship between the markets and the retail shops is that the former depends on the latter for manufactured goods which are retailed in the markets.

Many of the functions in the retail area also operate at different levels. and are classified hierarchically extending from the smallest cluster of shops to the complex agglomeration of the business district. Hence in the city the most important market is located in the business district whilst the outlying business centre has a low order market. For example, the Kumasi central market is sited in the central business district and is more important than the Asafo market located in the outlying business centre. Moreover, the markets in the central district have the advantage of being centrally located in an area which has a greater purchasing power.

The busy hours of marketing start at 9 a.m. in the morning reaching a peak at 12 noon. Hence the number of traders and buyers alike during the peak hours of activity in all the markets was estimated. Kumasi and Tema were found to have the highest number of about 6,000 in the market during the peak hours. These were followed by Koforidua with about 5,500, then Makola No. 2 with 5,000 and Mallam Atta with 4,500. There seems to be a correlation between size of the market and population of buyers and sellers. The Kumasi central market, the largest with a size of 9.6 hectares, has the highest market population followed by Tema community one, Koforidua central and Makola No. 2 with 3.01, 2.51 and 2.35 hectares respectively. The major departure from the pattern is Mallam Atta which occupies an area of 4.6 hectares, almost double the size of Makola No. 2 and yet has a much lower performance level during peak hours except on market days. The difference can be explained by the popularity of the latter which has long been the foodstuff market but more importantly by its location in the main central business district in Accra. The centrality of Makola No. 2, therefore, combined with easy accessibility and a wider variety of goods help to attract more people to this market. Another factor which adversely affects operations in the Mallam Atta market

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21/ Stine, J.H., op.cit.

is the fact that it is located at the suburbs of Accra where commercial activities are much fewer than the main business district and the fact that it is a periodic market. Level of activity on non-market days is so slow that there are less food items and those available tend to be more expensive than those in other daily markets. Similar arguments about performance level can be put forward for the periodic market of Adabraka which is less attractive than Makola No. 2 and Salaga in Accra.

Unlike the retail shops where manufactured goods are sold, local farm and marine produce constitutes the main commodity sold in the various markets although the commodities assume varying importance in the different markets. Foodstuffs like plantain and vegetables (mostly tomatoes, garden eggs, onion and pepper) predominate in Makola No. 2, Mallam Atta and Adabraka in Accra, Tema community one market, the central market and Asafo in Kumasi, Sekondi-Takoradi and the Koforidua markets. Makola No. 2 is also noted for all types of grains including corn, rice, millet and gari. Legumes and peanuts are also important. Salaga market in Accra is well noted for fresh fish although smoked fish is also quite abundant. Asawase falls into a category of its own for it specializes in corn and kola-nuts from Ashanti and Brong Ahafo.

It thus becomes clear that although foodstuffs are common in all the markets, fish both fresh and smoked are as to be expected more common in the coastal markets than those in the interior. Normally one would also assume that the most important crops grown in the hinterland of a market are likely to be the most important crops sold in the urban markets.

Urban markets are open air just like all markets in the country, except for the new Kaneshu market, and are confined by streets and other urban land use areas on all sides leaving the markets no room for future expansion. The markets are walled with two, four or six gates depending on the size of the market whilst the space between the walls is divided into rows of stalls, some of which are closed to afford general security.

There is area specialization of commodities whereby similar commodity sellers tend to sit together. This arrangement is beneficial to both traders and buyers alike, for it aids the traders to control prices and supply and also makes it possible for the consumer to compare the goods as regards quantity, quality as well as cost in order to make the best choice. Of recent times this area specialization is breaking down owing to increasing market population. Many traders now prefer to come out of their stalls in the open space to attract more customers. Moreover, hawkers settle along the pavements and streets to sell their goods, thus causing congestion in and outside the market. The congestion is further worsened by the presence of squatters, who for lack of stalls in the markets, squeeze themselves in the narrow aisles of the market.

A characteristically common feature is the rows of stalls and stores (store-rooms) which form the dominant physical structure in the markets. The number of stalls/stores shown in table 2, worked out from data supplied by city council officials, confirms the statistical analysis given by the Ghana Statistical Year Book to the effect that all urban markets accommodate about 500 stalls and stores. The largest urban market is Kumasi central, followed by Makola No. 2 in Accra. The market with the least number of stalls/stores is Sekondi which contains 494 stalls and stores. It is of interest to note that in the Sekondi and Takoradi

Table 2. Distribution of Stalls/Stores in the Markets Studied

Market	Location	City/Municipal Council	Stalls	Stores	Total
Makola No. 2	Accra	Accra City Council	1,769	70	1,839
Mallam Atta	Accra	Accra City Council	1,304	311	1,615
Salaga	Accra	Accra City Council	745	-	745
Adabraka	Accra	Accra City Council	492	41	533
Community one	Tema	Tema District Council	500	198	698
Sekondo market	Sekondi	Sekondi/Takoradi City Council	114	380	494
Takoradi central	Takoradi	Sekondi/Takoradi City Council	200	380	580
Central market	Kaforidua	New Juaben District Council	711	51	762
Central market	Kumasi	Kumasi City Council	3,000	1,000	4,000
Asafo market	Kumasi	Kumasi City Council	200	4,000	1,200

markets there are more stores and closed stalls than open stalls. The traders prefer this arrangement because they can lock up their goods for security purposes.

The stalls are built of wood and roofed with iron sheets. Some traders have converted their open stalls into closed ones for the sake of security. The stores or storerooms are built of cement, roofed with aluminium and the floor is plastered with cement. Of special interest are the yam storerooms in the Tema market where wooden rows, on which yam is spread to allow for maximum circulation of air, are provided. Makola No. 2 also has a grain store where all types of grains and other commodities like gari and cassava flour are stored.

Stalls and stores in the urban markets are limited and lack regular maintenance. All the administrative officers agree that the stalls and stores provided in the markets are inadequate in terms of meeting immediate needs of the traders. Consequently, all the municipal/city councils have immediate plans for expanding and providing more stalls and stores in the market. According to the Chief Revenue Officer for Tema, the Tema District Council has made provision in the 1979/80 estimates to construct more physical structures and offices at the Community one market. The Accra City Council also intends to reconstruct a market befitting the City of Accra and provide more room to accommodate as many vendors as possible. In Koforidua extension work has started at the central lorry park where stalls have already been built and 20 more stores are under construction.

Kumasi is the only city which did not indicate plans to improve or provide more stalls for the traders because the city authorities consider the provisions adequate. It is also conceivable that the replanning and reconstruction of Kumasi after the pax britannica had a lot to do with building of the central market and the large provision of the basic facilities. Other subsidiary markets were also built to serve the emerging residential areas like Asawase, Asafo, and Oforikrom markets so that buyers who live in the suburban areas could do their shopping without having to travel all the way to the central market.

The ground of most markets is cemented but with time the floors have been eroded and gullies have developed in most of the markets. Whenever it rains most of the thoroughfares in the markets develop muddy pools and become impassable. Makola No. 2 is one of the bad cases. After a short downpour the research assistants and the project director had to wade knee deep in the muddy water. Another bad case is Koforidua central market where the gullies are quite deep, particularly in the plantain and foodstuff sector. Although there are drains, they are inadequate and ineffective.

The Sekondi and Takoradi markets are outstanding as far as the market grounds are concerned. Both markets have their grounds solidly cemented with well-laid out uncovered drains, which are regularly maintained. The only drawback is that the drains are too narrow and therefore, overflow during heavy downpours.

Although space for unloading goods can be found in some of the markets, unloading of commodities usually takes place mostly outside the market. It is rather disappointing to note that only five out of the 11 markets studied have a well-defined parking space for unloading goods. In Accra only Salaga out of the four markets under study has adequate space for unloading. The other markets with

parking spaces are Tema, Takoradi, Asafo and the central market in Kumasi. Markets like Asawase, Sekondi and Mallam Atta are so designed that the trucks could enter and unload right inside the market. Where the rest of the markets are concerned the trucks unload on the main roads thus creating a bottleneck and causing inconvenience to other vehicles and buyers who need a parking space when visiting the market. Unloading of commodities on the roads outside the markets also encourages trading outside the market which aggravates the congestion on the roads.

Urban market administration

In Ghana market administration falls under the jurisdiction of district, local, municipal or city councils but all the markets studied are administered by either city councils or district councils. The Accra, Kumasi and Sekondi-Takoradi markets are administered by their respective city councils whereas the Tema market is administered by the Tema district council and Koforidua central by the new Juaben district council (see table 2).

The various councils have responsibility for planning, building and providing essential physical facilities in the market for the welfare of traders as well as buyers. They also provide and maintain other social services like toilets, help to keep the market environment healthy and tidy and establish and enforce regulations for all market participants. The services are maintained through the income generated in the markets, which depends on the scale of activities in the market and the quantity and quality of goods that move in and out of the market. In view of the high incomes that accrue to the councils through tolls and fees in the markets, the provision of services in the markets fall short of public expectations. There is no shelter for some traders, stalls and stores are inadequate and some of the existing ones leak, general sanitation is appalling and other vital services like stand-pipes and toilets are lacking. The city councils claim that the problem is due to the lack of finance and equipment, but this is not wholly acceptable in the light of the allegations that have been made against them ranging from inefficiency to mismanagement. Funds are siphoned to other sectors, thus depriving the trader of basic amenities in the market.

Another problem which hampers effective market administration is lack of co-ordination among the officers who are responsible for specific aspects of market administration. For instance, the chief revenue officer is responsible for collecting fees and tolls whilst the city engineer is responsible for physical structures and the health officer for general sanitation in the market. Except the revenue officer who visits the market everyday, the other officers are scarcely around. The revenue officer may bring up to the notice of the other officers problems relating to their particular outfit but there is no specific officer who sees to it that a problem is ultimately solved.

Stores and stalls

Stalls and stores in the markets are classified into four different types. There are the lock-up store, open store, stall and converted stalls (these are stalls which have been enclosed by the trader herself to afford security for her goods). These stalls and storerooms are allocated by the council under various

regulations and conditions. In all the markets traders have to apply to the city manager through the market superintendent or chief revenue officer for stalls and stores. In addition to the application traders are vetted before an allocation committee in Accra, Tema and Koforidua to confirm their authenticity as genuine traders. Most funds for maintaining the markets and other facilities in the city are derived from fees collected from the stores and stalls.

On allocation of a stall or store to a trader, she has to pay a deposit although traders in Accra and Koforidua do not pay any deposit. The deposit may consist of three months' rent in advance, and it tends to vary with the type and size of stall or store. For instance, traders in Kumasi central market make an advance payment of ¢18 for a lock-up store and .12 for an open store or stall. In the Asafo market the deposit is ¢27 for both store and stall. In Tema the advance payment ranges between ¢18 and ¢12 for a lock-up store or open store respectively. These charges are more reasonable than those of Sekondi-Takoradi where the deposit is ¢66.

The deposit for a storeroom or stall reflects the monthly rental of these physical structures. Thus in Kumasi central market the monthly rental for a lock-up store is ¢6 and that for open store/stall is ¢4. In the Tema market a lock-up store and open store charges are similar to those in the Kumasi central market but the rent for a stall is ¢3 and a converted stall is ¢5. In Koforidua the rent for a store ranges between ¢10 and ¢20 depending on size, and that of a stall is ¢8 and a converted stall ¢5. In Accra the rents seem to vary with the size, organization and importance of each market. The lowest rental is found in the Adabraka market wheree a lock-up store is rented for ¢3, an open store for ¢1 and a stall for ¢1.50. In Makola No. 2 in contrast a lock-up store is rented at ¢12, open store ¢8, stall ¢1.50 and converted stall ¢2.

It is observed that traders operating on tables in open spaces in the market pay higher rates than those who enjoy the comfort and shelter of stalls and stores. The least such traders pay is ¢0.20 per day in some markets. Computing this for six working days gives ¢4.80 per month which exceeds the rental for an open store in Tema, Kumasi central, and Asafo markets. In markets like Makola No. 2, Salaga and Adabraka the daily charge for a table is ¢0.50. This amounts to ¢12 which is more costly than a lock-up store in these markets. This is a gross anomaly which must be reviewed.

Another means of generating income from the markets is through lorry park fees and fees charged on all commodities assembled in the market for sale. The fees are charged according to unit of produce though individual sellers could also be charged. The market fee charged by commodity is influenced not only by the quantity but also the value in terms of price.

The fee for a unit of commodity tends to be uniform in a particular market. As Table 3 shows, the market fee for a basket of tomatoes in the markets in Accra is ¢0.50 per day, a bag of corn is ¢2 per day whilst a bag of other local farm produce is ¢1 per day.

Table 3

Market fees per unit of various commodities in Accra markets, 1979/1980

Commodity	Unit	Per day (¢)
Tomatoes	Basket	0.50
Corn	Bag	2.00
Okra	Bag	1.00
Cassava	Bag	1.00
Plantain	Bag	1.00
Charcoal	Bag	1.00

In Tema the picture is different for a bag of corn costs ¢0.60 per bag per day and a fee of ¢0.60 is charged on a bag of plantain per day as is shown in table 4. On the whole the fees in the Tema market are much lower than those in Accra markets and other city markets where they vary between ¢0.40 and ¢5.

Table 4

Market Fees per Unit of Various Commodities in Tema community one Market, 1979/1980

Commodity	Unit	Per Day (¢)
Corn	Bag	0.60
Rice	Bag	0.60
Yam	10 Tubers	0.40
Cocoyam	Bag	0.60
Plantain	Bag	0.60

Other features in urban markets

Special buildings are provided in all the markets for retailing fresh beef and mutton. The floors are cemented whilst the windows are protected and covered with wire mesh to provide protection against flies and contamination. In addition to the

meat houses a few markets like Salaga and Takoradi have similar buildings for retailing fish. It is noted that the fish sellers do not make maximum use of this facility because they prefer to sell outside the fish house in order to attract customers.

Another physical feature in the market, which is analysed below, is the social infrastructure including such facilities as standpipes, toilets, public refuse dumps, day-care centres and clinics which provide essential services to traders, and halp them in the effective performance of their business.

III. PERFORMANCE OF TRADERS IN URBAN MARKETS

Any consideration on markets in Ghana will not be complete without evaluating the performance of traders in the market situation. For effective business operations some basic conditions or factors are needed. These factors may be broadly divided into two. The first could be termed essential factors and the second accelerators. Some of these factors may also be opsitive or negative depending on the specific impact they have on the traders.

Essential factors are those which must be present for buying and selling to be carried on. Such factors would include space - its size and characteristics - the trader, physical structures, commodities, transport for goods, finance, storage facilities and buying agents. The accelerators, on the other hand, may be considered as the factors needed in the markets to foster health environmental conditions, provide social services and promote effective performance. Space and spatial characteristics have been discussed at length in the previous section, hence attention is now focused mainly on the other essentials.

Social background of traders

A brief discussion of the social characteristics of traders, their age, the education and marital status will help to promote a better understanding of traders. Information generated in the course of the research shows clearly that market traders are characterized by a low level of education. the age distribution of all traders in the urban centres studied reveals that most traders are below 40 years of age, the highest distribution being found between 20 and 39 years. It seems traders in Koforidua and Tema are much younger with those under 40 years comprising 64 per cent and 62 per cent respectively. Traders in markets whose age distributions deviates from this pattern are those in Sekondi-Takoradi where over 56 per cent are above 40 years of age. The reason for the high percentage of old people in the latter markets could be found in the answers traders gave to the question why do you choose to be a trader ? As high as 46 per cent of the women in the Sekondi-Takoradi markets said they have been in trade since they were young and would continue to remain in it as long as they are capable of working, then they will also hand it over to their children if they are willing.

The majority of traders in the urban markets have no formal education and they form 62 per cent of the traders covered by the study. It is clear that most of them

opted to be traders because they are illiterate, and trading is the most convenient way of earning a living since it does not need any skill and large capital and, moreover, there is no other alternative remunerative employment for them. In Koforidua the situation is different: for 58 per cent of the traders have had some form of formal education. At least 30 per cent of them have finished middle school and are using trade as a stepping stone to earn some income to further their education. This is a unique means for young ladies to improve their socio-economic standing in society through their own personal efforts.

Most women in the markets studied are married as table 5 indicates. More than 60 per cent of women in all the five urban centres are married. The marital status of these women is closely related to their motivation to work. Firstly, as married women they need to supplement the income of their husbands because cost of living in the urban centres is very high and the women are expected to fend for themselves by providing some of their basic needs like clothing. Nearly all the women interviewed indicate that they provide at least their own breakfast and lunch. In at least 10 per cent of cases the traders further help their husbands to pay their children's school fees or cater for them generally.

Secondly, traders are mothers and are desirous of being good providers for their children. A study of table 6 shows that 86 per cent of all traders have children in their care. The survey also indicates that 50 per cent of all the traders interviewed have at least four children and in addition 66 per cent of traders in Koforidua, Kumasi and Sekondi-Takoradi have one or two dependents in their care. It would seem that most women look upon a strong parent-child relationship as a form of social security in old age or when they are widowed. Thus, traders like other women would work very hard to take care of their children.

In addition to the above, traders are also motivated to work for varied reasons. There is the general impression that women are more respected among their peers in society if they have an occupation, and it is also observed that the Ghanaian woman is rarely a full-time housewife. Trade also provides the women with an opportunity to get out of the house. In addition, the market is viewed as a place for fraternization - a place to hear news and to contact alliances. The same commodity sellers belong to an association although occasional vendors do not. In Koforidua, apart from the commodity associations there is a general association called the Koforidua Market Women Association to which 66 per cent of the traders belong. This association comes to the aid of traders by giving moral support as well as loans when the need arises. The women's associations are not generally strong. Apart from Koforidua, 75 per cent of traders in the other four cities do not belong to any market women's association. It seems the general and loose association of traders is enough to help most traders to fulfil their social needs.

Spatial distribution of commodities

Availability of items for sale is one of the traders' major preoccupations which affects their performance. The movement of goods to the urban market is linked with other rural and urban markets scattered all over the country as well as other international centres. Local farm produce enters the urban markets from three main sources. The first is the farmer-seller who participates primarily in a horizontal trade system. This category of trader normally sells wholesale either to local or long-distance traders, who in turn convey the produce to the regional markets for

Table 5 Marital Status of Traders Studied

	ACCRA		TEMA		KOFORIDUA		KUMASI		SEKONDI/ TAKORADI	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Single	14	8.86	6	12.24	6	12.00	18	17.14	20	24.67
Married	105	66.45	33	67.34	31	62.00	63	60.00	56	69.13
Divorced	4	2.53	4	8.16	2	4.00	11	10.47	2	2.46
Separated	1	0.63	1	2.04	1	2.00	2	1.90	1	1.23
Widowed	7	4.43	1	2.04	9	18.00	3	2.85	0	0.00
Not stated	27	17.08	4	8.16	1	2.00	8	7.61	81	2.46
Total	158	99.98	49	98.00	50	100.00	105	97.00	81	95.00

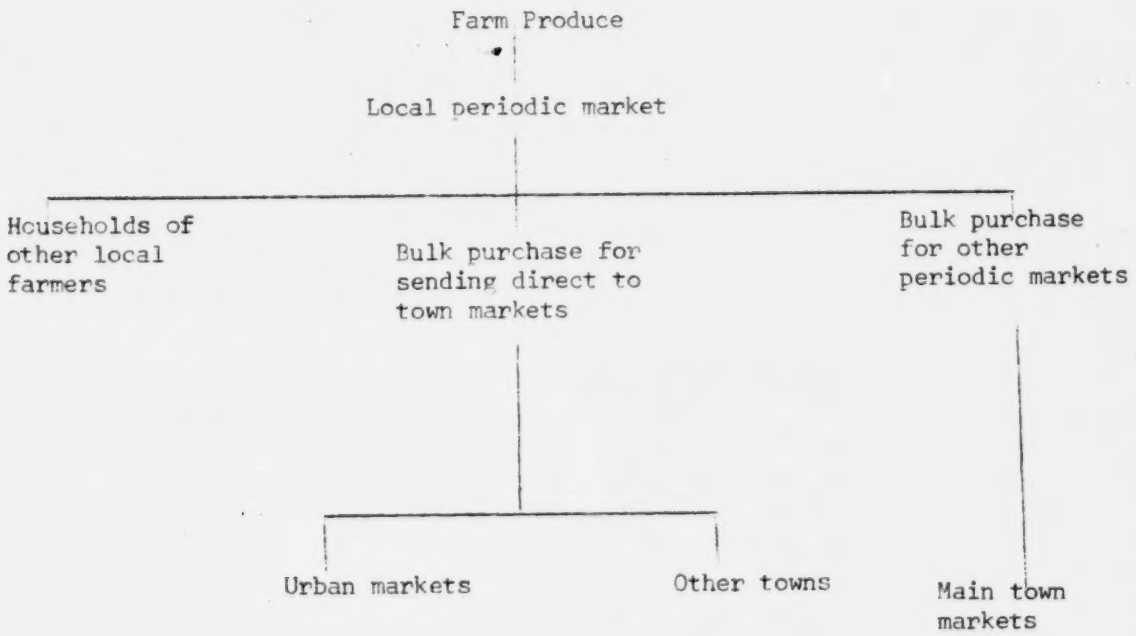
Table 6

Children of Traders

	Accra		Tema		Koforidua		Kumasi		Sekondi/ Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
With Children	42	39.87	41	83.61	43	86.00	81	79.04	75	92.59
No Children	16	10.12	8	16.32	7	14.00	21	20.00	6	7.40
Not Stated	0	0.00	0	0.00	0	0.00	1	0.95	0.	0.00
Total	158	99.99	49	99.99	50	100.00	105	99.99	81	100.00

bulking or retailing. Secondly, there is the farmer-trader who performs functions similar to those of the farmer-seller, but in addition to selling her wares in the markets she buys in return other goods to be resold in the village. The third category, however, is the most important source of farm produce sold in the urban markets. This is the woman wholesaler who acts as a first-level intermediary and may either purchase directly from the farm and transport the goods to the urban market for sale or she may buy bulk from a local periodic market for sale in the urban centres which are points of dispersion of farm produce to consumers (table 7). Farmer-sellers and farmer-traders have limited time to organize transport of food items to the large regional centres on full-time basis. Hence it is ultimately the first-level intermediaries who provide the main channel and distribution of food-stuffs in the country. Such intermediaries are to be found in all the 11 markets studied and constitute 5 per cent of traders interviewed.

Table 7 - The Distribution of Agricultural Produce



Source: Adapted from Hodder.

The services of these traders are particularly invaluable in the most bulky and perishable food items purchased from the isolated and scattered farm-steads in the rural areas. These women visit the farming villages, establish contacts with the farmers and arrange to buy the produce off them at harvest time. Sometimes the produce from a particular village could scarcely make a lorry load, so they travel to other villages to make up the rest of the load. Hence the collection of produce could take several days. On reaching the city a trader may sell either the whole lorry load to a wholesale-retailer or she may sell the goods to many retailers.

Sometimes the roads leading to the farms are in very poor condition and during the rainy season many producing areas may be cut off. The state of most feeder roads and bush tracks is also deplorable but the wholesalers manage to get to the farms and hire people to carry the produce from the farm to the assembling point on their heads. In other cases they hire tractors which are very expensive but better suited to the rough roads to convey the goods from the farm. The rental of tractors contributes to raising the already high transport costs which in turn affect the cost of the commodities.

Commodity flow to markets in the study area

The availability and movement of local farm produce into the urban markets depend on first movement within the immediate hinterland and then movement from various producing areas throughout the country. The movement of goods is effected by itinerant traders who buy from one market and sell in another. Indeed, the study has revealed a definite pattern in the movement of farm produce to urban markets.

The most important markets are those located in Accra. The catchment area of goods reaching the Accra markets is nationwide. Produce assembled in the market originates from all the regions in the country. The goods that reach the markets from the immediate hinterland are vegetables, mostly pepper, okra and tomatoes and garden eggs. The survey shows that vegetables reach the markets from 42 different sources, most of which are located in Ga rural villages like Afuaman and Ofankor. Fish enters the market from the coastal settlements of Accra and its suburbs. (Fig. 2, table 8). An analysis of the goods further shows that bulky foodstuffs like plantain and cassava come from a much wider radius, mainly from the eastern, Ashanti and Brong Ahafo regions. Kete-Krachi and Ejura seem to specialize in yams. The most outstanding specialization is in shallots and onions which enter the markets from Keta and Bawku respectively.

The spatial movement of the produce into the markets is quite complex as indicated by most of the retailers. The itinerant traders and wholesalers who assemble in the farm or buy from the periodic markets may sell their produce in bulk to a second-level intermediary on periodic market days at wholesale markets at Mallam Atta, Adabraka, Mamprobi or at the Accra Railway station. The retailer thus buys a medium-size load from the second level intermediary for retailing in the market. There are a number of retail traders who disclose that the source of their produce is the Mallam Atta market or the Makola market. Other important sources for traders are the timber market noted mostly for yam and Tema station for tomatoes, pepper and onion. This is an evidence that retailers buy their items from wholesale markets in Accra because no foodstuffs are produced in the city. Thus retailers buy from second-level intermediaries. There are also instances where the goods pass through more than three intermediaries before getting to the regular retailer as observed at the Makola No. 2 market.

The flow of goods to the Tema market is less complicated than that of Accra. The source of produce seems to be limited to greater Accra and to the eastern regions. The source of foodstuffs, for instance, is only four as compared to 19 in Accra. This difference may be attributed to the greater number of markets in Accra as well as to the fact that Tema markets are partially fed by the large markets of Accra. Some traders visit and buy commodities from wholesale markets in Accra

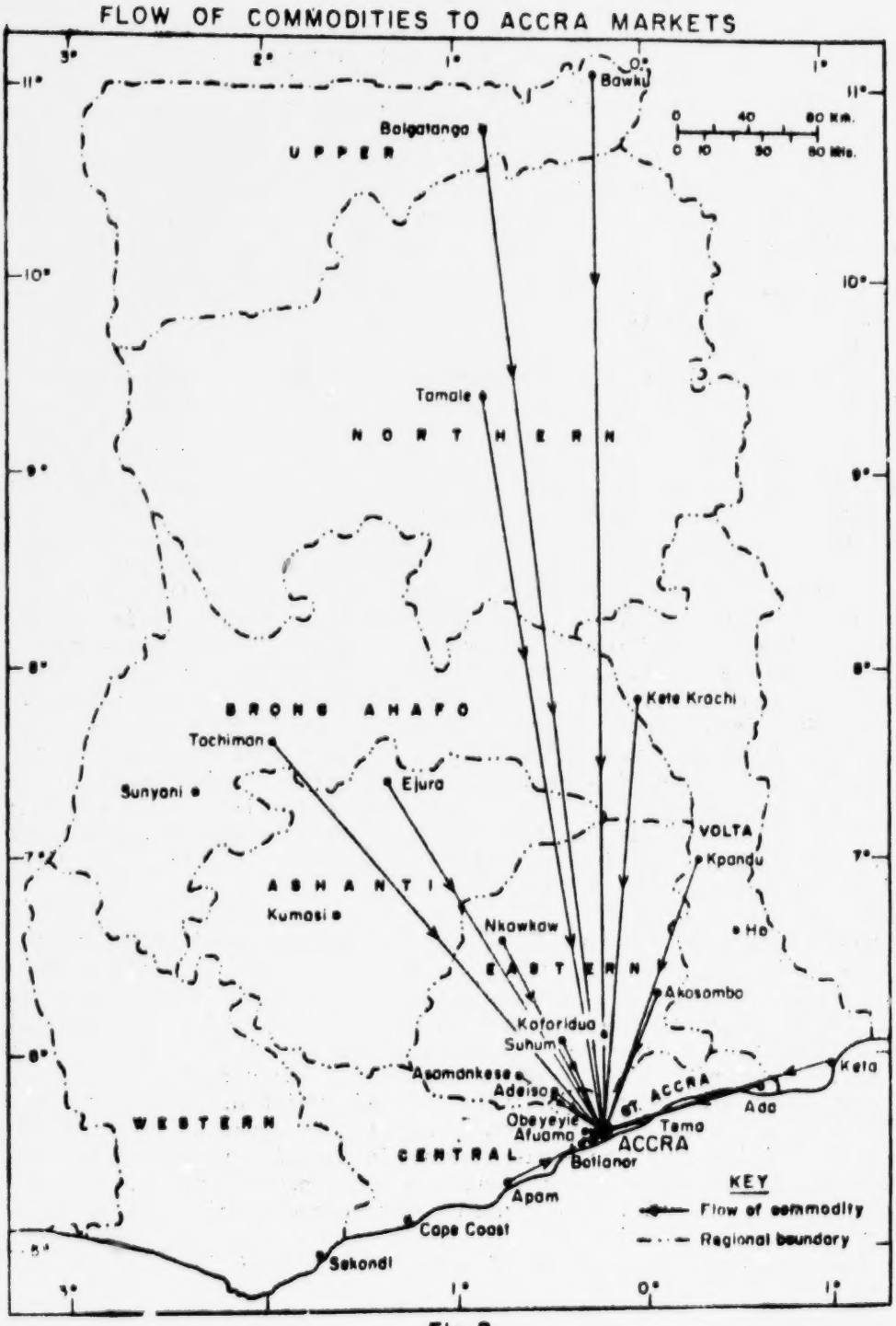

FLOW OF COMMODITIES TO ACCRA MARKETS
Bawku
Bolgatanga
UPPER
Tamale
NORTHERN
BRONG AHAFO
Tachiman
Sunyani
Ejura
Kete Krachi
VOLTA
Kpandu
ASHANTI
Kumasi
Nkawkaw
Ho
EASTERN
Akosombo
Koforidua
Suhum
Asamankese
Adeiso
Keta
ACCRA
Ada
Obeyeyie
Afuoma
Tema
ACCRA
WESTERN
CENTRAL
Batianor
Apam
Cape Coast
Sekondi
KEY
Flow of commodity
Regional boundary

Fig. 2

for sale at Tema. Ada, Asesewa and Okrakwadwo, and the Ga rural villages provide the major source of vegetables at Tema (Table 9), whilst plantain and cassava enter the market from Suhum and Kumasi and yam from Kadjebi. Fish reaches the market from five different coastal settlements in Accra-Tema.

The movement of commodities into the Koforidua central market is the most interesting because Koforidua has quite a rich hinterland on which the market draws heavily. Both bulky food and vegetables move into the market from the Koforidua region (see Fig. 3 and table 10). Vegetables like tomatoes and pepper and garden eggs originate mostly from Asesewa and Sekesua, which are also important for palm fruits and palm oil. Okrakwadjo and Suhum also provide vegetables for the market, whilst plantain comes in from Adawso and Akwadum in the eastern region. Some of the bulky food items enter the market from Begoro, Agogo and Kumasi in the Ashanti region but grain moves in from Tamale and Bolgatanga and fish from Accra, Tema and Ada. Koforidua depends more on its immediate environs for commodities than any of the markets under study. The volume of produce from the immediate hinterland of Koforidua is overwhelming: 46 per cent of all vegetables assembled in the central market originate from Sekesua and Asesewa in the same region of which Koforidua is the regional capital. The improvement of roads, therefore, between Koforidua and these important source areas will enhance transport of the vegetables to the market.

Flow of goods to the Kumasi markets follows a pattern similar to that of Accra. The source of produce is nationwide and there is no domination of any particular region where the supply of goods to the market is concerned. The centrality of Kumasi, its accessibility, size, number of markets and the scale of operations combine to attract commodities from all the regions in the country to this town. As table 11 shows the supply of bulky foodstuffs originates from Ashanti, Brong Ahafo, and the central regions. The study also shows that supplies are drawn from within a few kilometres of Kumasi and extend beyond a 200 kilometre radius. Vegetables originate mainly from the greater Accra region particularly the Ga rural villages which also supply most of the vegetable needs of Accra and Tema. Onions reach the market from Anloga, Kumawu and Ouagadougou in the Upper Volta whilst beans and groundnuts originate from Tamale, Salaga, Yendi and Sawla in the northern region. Fresh and smoked fish reach the Kumasi markets mainly from the western region. Although Accra is nearer to Kumasi than Sekondi-Takoradi and Half-Assini, the latter is able to supply the fish requirements of Kumasi because there tends to be less demand for fish in the western region than Greater Accra with its ever-increasing population.

Commodities are supplied to markets in Sekondi-Takoradi from both the western and central regions, although there is a greater dependency on the western region centres. The major source of cassava is Ateku and Sefwi Wiawso in the western region and that of plantain Eguafo, Kojokrom and Prasu in the central region (table 12). Vegetables flow from settlements like Aboadze, Kumasi (near Sekondi), Otuam and Ntakrom in the western region, Ada and Ga rural villages in the Greater Accra region. Yam originates from Techiman and Kumasi, which are also the main centres for maize and beans for the Sekondi-Takoradi market. It seems wholesale-traders bulk buy these commodities from wholesale markets in Kumasi for retailing in the Sekondi-Takoradi markets because maize and beans are not grown in Kumasi. Esiama is noted for coconut and coconut oil. The general pattern and specialization in the production and supply of onions which have been shown in the other markets characterize also the Sekondi-Takoradi markets where supplies move in from Bawku

FLOW OF COMMODITIES TO KOFORIDUA CENTRAL MARKET

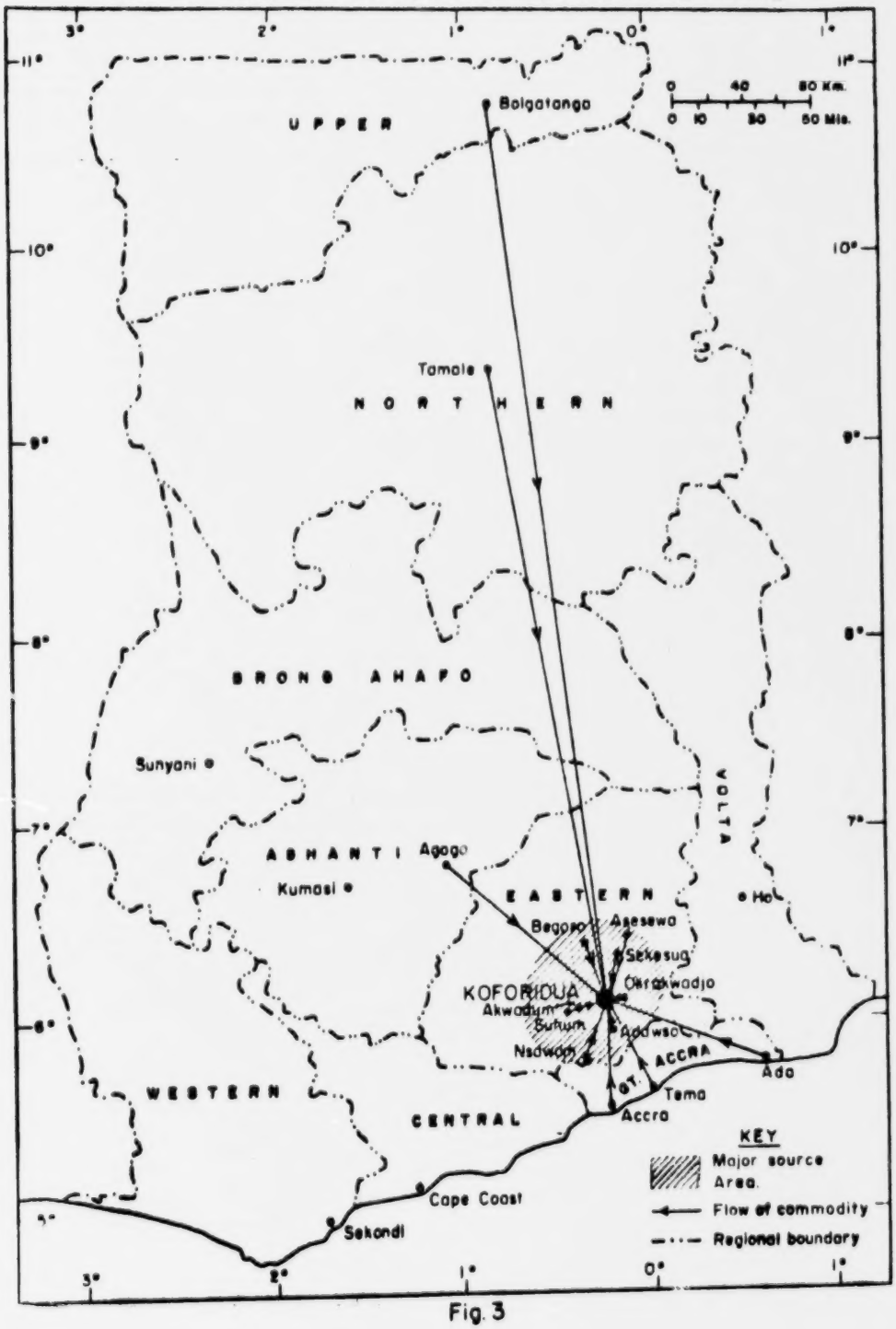


Fig. 3

Table 8 - Commodity Flow to Accra Markets

Commodity	Main Source	Region
Plantain	Nkawkaw	Eastern
	Asamankese	Eastern
	Konongo	Ashanti
	Dedesoaba	Brong Ahafo
	Sunyani	Brong Ahafo
Cassava	Suhum	Eastern
	Beduase	Central
Yam	Kete Krachi	Brong Ahafo
	Ejura	Ashanti
Vegetables (tomatoes, pepper and garden eggs, etc.)	Botianor	Greater Accra
	Ga Rural (Ofankor, Afuaman)	Greater Accra
	Ada	Greater Accra
	Adeiso	Eastern
	Techiman	Brong Ahafo
	Bawku	Upper
	Keta	Volta
Grain	Ga Rural	Greater Accra
	Techiman	Brong Ahafo
	Tamale	Northern
	Bolgatanga	Upper
Fruits	Suhum	Eastern
	Obaakrowa	Greater Accra
Fish	Accra	Greater Accra
	Salaga	Greater Accra
	Tema	Greater Accra
	Akosombo	Eastern
	Kwamikrom	Eastern
	Apam	Central
	Ada	Greater Accra
	Aflao	Volta
	Kpandu	Volta

Table 9 - Commodity Flow to Tema Market

Commodity	Main Source	Region
Plantain	Suhum	Eastern
	Offinso	Ashanti
Cassava	Suhum	Eastern
	Akomadan	Ashanti
Yam	Kadjebi	Volta
Vegetables (tomatoes, pepper, okra)	Tema	Greater Accra
	Ada	Greater Accra
	Asesewa	Eastern
	Okrakwadwo	Eastern
	Ga Rural	Greater Accra
Grain	Mafi Kumasi	Volta
Fish	Accra	Greater Accra
	Tema	Greater Accra

Table 10 - Commodity Flow to Koforidua Central Market

Commodity	Main Source	Region
Plantain	Begoro	Ashanti
	Agogo	Ashanti
	Konongo	Ashanti
	Adawso	Eastern
	Akwadum	Eastern
Cocoyam	Begoro	Eastern
Cassava	Akwadum	Eastern
Vegetables	Accra	Greater Accra
	Asesewa	Eastern
	Sekesua	Eastern
	Okrakwadjo	Eastern
	Suhum	Eastern
Fruits	Nsawam	Eastern
Grain	Tamale	Northern
	Bolgatanga	Upper
	Sekesua	Eastern
Fish	Tema	Greater Accra
	Ada	Greater Accra

Table 11 - Commodity Flow to Markets in Kumasi

Commodity	Main Source	Region or Country
Plantain	Offinso	Ashanti
	Prasu	Ashanti
	Attaase	Ashanti
	Konongo	Ashanti
	Kokotwa	Ashanti
Cassava	Kenyasi	Brong Ahafo
	Akomadan	Ashanti
	Beduase	Central
Yam	Kintampo	Brong Ahafo
	Kwame Danso	Brong Ahafo
Vegetables	Bawku	Upper
	Navrongo	Upper
	Ada	Greater Accra
	Obeyeyie	Greater Accra
	Abokobi	Greater Accra
	Ofankor	Greater Accra
	Nkoransa	Brong Ahafo
	Ejura	Brong Ahafo
	Akomadan	Ashanti
Onion/ Shallots	Anloga	Volta
	Kumawu	Ashanti
	Ouagadougou	Upper Volta
Beans	Tamale	Northern
	Salaga	Northern
	Yendi	Northern
Groundnuts	Tamale	Northern
	Sawla	Northern
	Yendi	Northern
Fish	Sekondi-Takoradi	Western
	Shama	Western
	Half Assini	Western
	Yeji	Northern
	Aflao	Volta
	Apam	Central
	Lake Bosumtwe Area	Ashanti

Table 12 - Commodity Flow to Sekondi-Takoradi Markets

Commodity	Main Source	Region or Country
Plantain	Eguafo	Central
	Kojokrom	Central
	Kwame Danso	Brong Ahafo
	Prasu	Central
Cassava	Ateku	Western
	Eguafo	Central
	Sefwi Wiawso	Western
Yam	Kwame Danso	Brong Ahafo
	Techiman	Brong Ahafo
Vegetables	Aboadze	Western
	Kumasi (near Sekondi)	Western
	Otuam	Central
	Accra	Greater Accra
	Ada	Greater Accra
	Beposo	Western
Onions	Ouagadougou	Upper Volta
Maize	Techiman	Brong Ahafo
	Kumasi	Ashanti
Beans	Kumasi	Ashanti
	Techiman	Brong Ahafo
	Tamale	Northern
Fish	Sekondi	Western
	Elmina	Central
	Shama	Western
	Tema	Greater Accra

in the upper region and from the Upper Volta. The greatest volume of produce to Sekondi-Takoradu comes from the western and central regions, especially from Beposo, Ateku, Eguafo and Kojokrom and constitutes 26 per cent of all the sources of produce reaching the market.

Operational problems

Traders are faced with many constraints which hinder a successful business operation. Some of their major difficulties include availability of supplies, transport and storage facilities, middlemen and credit.

More than 70 per cent of traders report that they have problems in getting supplies. A greater proportion of this number indicates that the major problem is the difficulty of getting regular supplies during the lean season. In Tema community one market 47 per cent of traders attribute their problems to this reason, 33 per cent of traders in Kumasi, 32 per cent in Koforidua and 20 per cent in Accra also state that they find it difficult to obtain sufficient goods for sale during this period.

Transport

The second most generally mentioned problem in the study area is transport. The city where the transport problem is overwhelming is Sekondi-Takoradi where 53 per cent of traders indicate that transport constitutes the major obstacle in getting supplies. In Koforidua central market 28 per cent make mention of this problem which is obviously prevalent in all the markets, but worse in the smaller cities.

It would appear that the transport problem of conveying commodities to the market does not apply to all traders. Traders in the metropolitan markets of Accra-Tema and Kumasi have less problems. For instance, in Accra and Kumasi only 29 per cent of traders have difficulty with transport. This is not surprising because most retailers in these markets purchase their commodities from wholesalers and itinerant traders who bring the goods right to the wholesale market in the city for sale. After purchase they either load the produce on their heads or hire porters to carry it to their stalls. This is supported by their answer to the question "how do you transport your commodities to the markets?". The answers are left free for traders to list their own means of transport. Fifty-six per cent of traders in Accra indicate that they load their goods on their head and 40 per cent in Kumasi report similarly (Table 13).

Ninety-four per cent of traders in Koforidua on the other hand mention that they have problems with transport. Quite a large number of traders in the Sekondi-Takoradi markets also mention this problem. These are the markets which rely on their immediate hinterland for their produce. It seems most traders in these three markets bulk-buy commodities in the nearby towns. For instance, some traders in Koforidua go to other markets in the eastern region, particularly, the Krobo district to procure commodities on periodic market days for sale in the Koforidua market

Table 13 - Traders' Means of Transportation

City	By Head		By Road		By Rail/ Road		Answers Received
	No.	Percentage	No.	Percentage	No.	Percentage	
Accra	90	56.96	61	38.60	2	1.26	153
Tema	6	12.24	32	65.30	-	-	38
Koforidua	15	30.00	34	68.00	1	2.00	50
Kumasi	42	40.00	57	54.28	2	1.90	101
Sekondi/ Takoradi	3	3.70	42	51.85	1	1.23	46

whilst others also go right to the farms. They tend, therefore to come face to face with the transport problem whereas traders in a place like Accra shift the problem on the wholesaler or itinerant traders.

Traders blame the problem of transport on the scarcity of lorries rather than bad roads. More than 50 per cent attribute it to lack of lorries whereas 4 per cent report that bad roads are the cause of their problems. As indicated earlier on most traders in Accra-Tema and Kumasi are retail traders who obtain their supply from the city wholesale markets so would not appreciate the dimension of the transport problem. Although there may be a lack of vehicles, most roads leading to the farms are deplorable and in the rainy season they are impassable.

Storage

Most of the commodities sold by traders are perishable and this brings to focus the question of storage which is one of the main problems of food supply in the country. Distribution of foodstuffs is skewed. Supplies are regular and considerable at certain periods in the year whilst at other times there are acute shortages. If there were effective storage facilities, excess supply during the bumper harvest season could be withdrawn and stored against scarcity during the lean season, thus eliminating wastage in food production and effecting a regular distribution throughout the year and checking price fluctuations.

The majority of traders, indeed 77 per cent in all the markets except Accra, report that they need storage facilities. In Accra only 10 per cent of traders indicate the need for storing goods. It appears that in the Accra markets because of the availability of produce and the high level of performance traders do not have to store most of their goods. Those who have to do that are the traders who buy in such large quantities that they cannot sell all their load the same day. These make up 65 per cent of all traders storing their commodities.

It is very clear that all traders store their goods in the open stalls or open space in the market. Sekondi-Takoradi and Kumasi have some cold stores where fishmongers could store their fresh fish when they cannot dispose of all their items the same day, or keep them there till they are ready to smoke the fish.

When asked whether they find the storage facilities adequate, traders who have been trying to store their goods answer in the negative. By storing in the open at the mercy of the vagaries of the weather the foodstuffs and vegetables and goods are also exposed to theft.

Middlemen

Middlemen are highly instrumental in making goods available to most retail traders who constitute 74 per cent of all traders in the markets studied. Any person who stands between the farmer and the consumer is an agent in the distribution chain. But the middlemen may here be considered as food contractors who are mainly female and who do not normally engage in any serious production or consumption of the commodity, but ensure distribution between producers or other intermediaries and the ordinary retail trader. These middlemen are mainly wholesalers who go round the farms, roadsides, villages or local periodic markets to buy in small lots to sell in bulk at the urban centres. Some have their own personal vehicles whilst others transport through hired vehicles or tractors. The activities of these middlemen have raised many controversial issues as it is believed that they prolong the marketing chain and exploit the retail traders.

The survey, consequently, attempts to monitor the opinion of traders as regards the activities of the middleman. Undoubtedly, all traders are agreed that middlemen operate in the markets. Table 14 shows clearly the position of the traders in relation to the contractors. Most traders find the activities of the middlemen beneficial. In Tema all traders answering indicated that they liked the middlemen whilst 97 per cent in Sekondi-Takoradi and 88 per cent in Kumasi also found them useful.

Traders are asked to indicate their own reasons for this approval, which are found to be quite revealing. The traders seem to have a lot of confidence in the middlemen because most of them have the feeling that without the middlemen the retail trader would be out of business. The traders in Sekondi-Takoradi and Kumasi seem to be greater advocates for food contractors. The middlemen ensure the supply of commodities to retail traders at all times. A long standing relationship is also established between them and the wholesalers and those who buy from them regularly especially during the period of plenty are those who are likely to be considered during the lean season. Traders in Koforidua are in favour of middlemen not only in terms of making supplies available but also in providing credit to traders.

On the question as to whether middlemen should be eliminated traders reply negatively. They indicate that they should be maintained but should be made to sell directly to them instead of passing through other intermediaries and that they should be advised to reduce their profit margins.

Table 14 - Traders' Assessment of Middlemen

Middlemen	Accra		Tema		Koforidua		Kumasi		Sekondi/Takordi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Useful	55	60.6	30	100.0	27	65.9	75	88.3	78	97.5
Not useful	34	39.4	0	0.0	14	34.1	10	11.7	2	2.5
Total	89	100.0	30	100.0	41	100.0	85	100.0	80	100.0

Credit

The results generated by the research reveal that food retailers need a small capital outlay to commence business. In Accra 60 per cent of the retail traders need between ¢5 and ¢200 to begin trading. In the other towns at least 30 per cent of traders indicate that they need a similar amount for their business. In Tema only 18 per cent mention that they need between ¢50 and ¢200 for trading. Traders who sell such vegetables as pepper and okra and garden eggs need little capital to begin with. They purchase their stock on a cash basis and as their capital improves they increase their stock. The study further shows that traders who deal in commodities like plantain, maize and beans need a large capital outlay to commence business. In all the markets plantain sellers need between ¢2,000 and ¢6,000 to do business effectively whilst traders in maize and beans need about ¢3,000. In the Asawase market some traders commence business with as much as ¢10,000. This sounds big, but it is not much if it is related to the cost price of a bag of maize which sells at between ¢400 and ¢600. This means the trader can stock only 16 bags of maize at a time, and also has to adapt to the rising cost of the produce.

Sometimes retail traders are granted day credit which has to be paid by the end of the day to the wholesale traders. There are cases like this in all the markets, but the practice seems to be more prevalent in the Tema market where 16 per cent of traders start their business by purchasing their stock on a credit basis and accumulating their profit margin until it can buy them enough commodities for a whole day's business. There are also a few fortunate traders who inherited the business from their mothers.

On the source of capital 51 per cent of traders report that their source of capital is their own savings. This is an achievement because most people in the formal sector find it almost impossible to save from their earnings. The next important source of capital is parents followed by husbands (Table 15). It appears that the banks are not popular with traders for less than one per cent of traders in Accra obtains a loan from the bank and in Kumasi it is 3 per cent. No trader in Koforidua, Tema or Sekondi-Takoradi takes any loan from the bank. Traders are also asked whether they have to offer any security before they could bat a loan. Only five out of 443 traders did. Four gave a house and one gave a land as a security.

Traders consider their creditors to be reasonable because they normally allow them to refund the loan when they are able to generate their own capital. Invariably it is very difficult to pay back any monies before they can accumulate enough to be able to stand on their own.

Traders would like to make use of the credit facilities of the bank except in Koforidua and Sekondi-Takoradi where 62 per cent and 61 per cent traders respectively report that they would not use the bank services. When asked to explain why, most of them feel that they would not be able to pay back the loan because they trade in perishable goods which could be a big risk especially during bumper harvests when produce can readily go bad. The research results show that the main problem of most traders is connected with the fear of prosecution if they fail to pay back the loan.

Most of the above factors may be regarded as negative for they limit the effective performance of traders. Transport stands out as a major problem as the scarcity of transport to convey produce from the farm to markets makes it difficult for farm produce to reach consumers and it raises the cost of the foodstuffs. The seasonality of most commodities and the lack of storage facilities means goods are not available during the lean season.

Table 15 - Source of Traders' Capital

Source	Accra		Tema		Kaforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
After payment sale	0	0.0	9	18.36	0	0.0	0	0.0	0	0.0
Personal savings	78	49.36	27	57.10	24	48.00	54	51.42	43	53.08
Parents	45	28.48	5	10.20	8	16.00	24	22.85	11	13.58
Husband	9	5.69	1	2.04	2	4.00	13	12.38	15	18.51
Bank	1	0.63	0	0.0	0	0.0	3	2.85	0	0.0
Other	25	15.75	7	12.30	16	32.00	11	10.46	12	14.83
	158	100.0	49	100.0	50	100.0	105	100.0	81	100.0

It seems, however, that retail traders consider the role of the middlemen (wholesalers) as a positive contribution to their business even though the wholesalers control their marketing operations. The retail traders are dependent on the powerful wholesalers in several ways. Firstly, the middlemen control supplies of all the commodities by regulating the quantity of produce that enters the market for sale at any particular time. Secondly, through their tight control on supplies they also necessarily control prices through the 'market queens'. Thirdly, the middlemen have the right to decide on their customers; retail traders, who buy regularly from them particularly during the period of bumper harvest when turnover is low, are likely to be considered for supplies during the lean season when profit margins are high. Fourthly, the retail traders are offered credit facilities by middlemen for their business operations. The farmers, therefore, recognize and appreciate the symbiotic relationship which exists between them and the wholesalers and it seems the retailers would continue to rely on these middlemen as long as this mutual trust exists and there is no better alternative.

IV. THE MARKET ENVIRONMENT

Drainage and sanitation

The nature of operations undertaken in the market makes it imperative to seek effective ways for maintaining acceptable levels of sanitation in the market environment by controlling the disposal of wastes of all kinds. Wastes in the markets, produced by both buyers and sellers are of varied forms and include both liquid and solid materials such as leaves and papers used for wrapping commodities on sale, peels from fruits and leftover food, rotten items and wastes from nearby kitchens. The high humidity experienced in the country promotes rapid decay when garbage piles up thus creating unwholesome conditions in which diseases such as gastro-intestinal illnesses and other health hazards are rife. It is observed that in tropical Africa environmental sanitation is the root cause of many diseases. Thus a market with such a high proportion of floating population should be kept neat and tidy at all times in order to prevent any epidemic.

General sanitation

The general sanitation situation in each market studied was observed and traders were also interrogated about their perception of the market environment. According to section one of the market bye-laws every trader is responsible for cleaning her stall and its surroundings at the end of business whilst the city/municipal council is responsible for general cleanliness of the market. The response of the traders supports the city council laws. More than 90 per cent of all the traders interviewed indicate that they sweep their working place themselves although abouut33 per cent of traders in Kumasi feel that sweeping of the market should be undertaken solely by the city council. The markets are all fairly well cleaned. With the exception of the Koforidua central market where traders sweep once daily, all markets in the study area are cleaned twice daily, that is, early in the morning before normal duties and in the evening after business. In the Koforidua market the cleaning is done in the morning before normal duties. The majority of traders in the latter as well as those in other markets find the cleaning arrangement convenient; it helps to keep the market tidy and clean all the time and, moreover, it does not interefere with their business hours. Nevertheless, 34 per cent of traders in Kumasi reported that they did not find the cleaning arrangement convenient because the markets are constantly dirty. They blamed the state of affairs on the fact that there are not enough city council labourers and they clean in such a rush that they leave a lot of wastes around. Hence the traders would prefer to do the cleaning themsleves.

Most traders are of the consensus that the best time to clean the market is morning before business starts because it will prevent contamination and pollution. Furthermore, there are less people in the market so customers will not be disturbed. It is observed that the cleanliness of the market would be tremendously improved if both traders and the city/municipal authorities would fulfil their roles by performing their respective duties.

Drainage

Of the 11 markets studied three have no drainage systems. Those which lack this facility are Makola No. 2, Mallam Atta in Accra and Asawase in Kumasi. The Sekondi-Takoradi markets stand out with the best drainage system. Both markets are characterized by well-laid out uncovered drains. Traders were asked whether they consider the drainage facility adequate. Most traders in all the markets indicate that the facility is inadequate whereas more than 70 per cent of traders in Tema report that they find the facility adequate. When asked why they consider the facility inadequate the majority attribute the problem to blockage of drains and muddiness of the open space or lanes as table 16 shows. The market where a different picture emerges is the Tema market where the drainage system is considered to be adequate and also the Sekondi-Takoradi markets where the drainage system is quite good, but is too narrow to channel excess run-off during heavy downpours.

Traders admit that the drains are cleaned but the frequency varies with each city council. The Sekondi-Takoradi market is well maintained because it is cleaned twice daily whilst those in Tema and Koforidua are filthy because they are cleaned irregularly. The Accra and Kumasi markets have their drains cleaned once a day. Most of the time the drains are choked by wastes resulting in offensive odours. Asked whether they were disturbed by the toilets, traders in Tema answered in the negative, but traders in the other cities and towns responded positively, and indicated that they were often disturbed when the drains were being cleaned.

Refuse disposal

Refuse disposal in the markets is closely linked with the general situation in the urban areas in the country where garbage disposal is become increasingly difficult, as the amount of wastes generated in these areas rises rapidly with the increasing population. During the 1979 rainy period, the garbage disposal in many of the cities, particularly Accra, reached such a deplorable state that there was a public outcry for a state of emergency to be declared. All the 11 markets have refuse dumps either inside or outside the market. These are public garbage disposal units where all wastes are dumped for collection by the city/municipal councils.

Most traders in all the markets report that the dumping place tends to overflow (Table 17). Indeed, it is not unusual to find tonnes of refuse staring one right in the face. According to the traders the garbage overflows into the market occasionally although in some cases overflowing is almost a permanent feature. During the survey it was observed that refuse dumps in some markets, such as Mallam Atta overflowed to such an extent that the surrounding area was completely covered with mountains of garbage most of which was in a state of decomposition.

Traders in Koforidua, Kumasi and Mallam Atta markets are much more disturbed by odour from the dumping places. The report reveals that 16 per cent of traders in these markets including Sekondi-Takoradi are disturbed during business hours. In Koforidua 44 per cent indicate that the greatest period of disturbance is during the period the refuse is collected by the municipal council workers. Traders in Tema, on the other hand, are not disturbed in any way by garbage. It is noted that the greatest victims are those traders selling quite close to an ill-maintained facility for about ten hours every working day. Such traders are thus exposed to various health hazards whilst prepared food items like kenkey, rice and stew and ice water are easily contaminated.

Table 16 - Inadequacy of Drainage System

	Accra		Tema		Koforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Blockage of drains	38	47.4	7	53.8	4	8.7	24	39.4	13	26.9
Muddiness of open space	40	45.5	0	0.0	20	43.4	32	52.4	0	0.0
Drains too narrow	6	7.1	6	46.2	1	4.6	5	8.2	39	73.1
Blockage of drains/ muddiness of lanes	0	0.0	0	0.0	21	43.3	0	0.0	0	0.0
Total	84	100.0	13	100.0	46	100.0	61	100.0	52	100.0

Table 17 - Condition of Refuse Dumping Places

	Accra		Tema		Koforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Overflow of refuse dump	85	53.79	2	4.08	45	90.00	82	78.09	41	50.61
No overflow of refuse dump	65	41.13	45	91.83	2	4.00	16	15.23	39	48.14
Not stated	8	5.06	2	4.08	3	6.00	7	6.66	1	1.23
Total	158	100.00	49	100.00	50	100.00	105	100.00	81	100.00

The waste disposal situation in the market is appalling as well as disheartening but even more important is the correlation between sanitation and public health. Healthy environments should be created in the urban markets so that both trader and buyer alike would not be subjected to such health hazards as communicable diseases, including water-borne and food-borne infections and diseases spread by poor sanitary and environmental conditions. In view of this the trader, the consuming public as well as the city/municipal Councils have individual and collective roles to play in keeping the market clean and healthy at all times.

Toilets

The toilet situation in the markets is equally appalling. There are four markets without any toilet facilities. It is difficult to believe that such city markets as the Kumasi central, Asawase and Sekondi and also the Koforidua central market lack toilet facilities. In addition to these markets the Makola No. 2 and Adabraka markets in Accra have toilets which are out of use. Likewise the toilet in Tema market is closed to the public. Thus out of the 11 markets under study only four - those located in the Mallam Atta, Salaga, Takoradi and Asafo - have toilets in use. The toilets at Mallam Atta and Takoradi are found within the market whilst those of Salaga and Asafo are sited at the precincts of the market.

The state of the toilets in these markets has a tremendous influence on traders. Seventy-seven per cent of traders in Accra report that they have problems trying to use the toilets; 50 per cent in Kumasi and Takoradi also face similar difficulties. Over 58 per cent of traders in Accra stated that toilets are not thoroughly cleaned as table 18 shows. Another 10 per cent say the toilet tends to overflow thus making it impossible to use it at times. A case in question is the toilet of the Adabraka market where the underground holding tank which collects 'fresh nightsoil' from the holes in the lavatory is caked from the underground tank to the individual holes in the lavatory. This situation occurs when the tank is not emptied regularly. It seems this toilet has been in this state for a long time and has developed worms which disturb the traders who sell nearby. Other difficulties experienced include long periods of waiting before one can use the facility, bad odour and filth around the toilets. The Kumasi traders face similar problems to those in Accra, particularly as regards ill-maintained toilets with overflowing holding tanks.

The Takoradi toilet is the best maintained even though 33 per cent of the traders claim that it is not cleaned thoroughly. The tank is also emptied regularly so there is no problem of overflowing. At times a queue develops if the toll collector is slow. Each trader has to pay 10 pesewas for the use of the toilet, but a few of the traders consider this amount to be too expensive. It is noted on the other hand that the traders do not mind if the toll collected is used to maintain the toilet regularly. The Takoradi central market is noted for using some of the money collected from tolls to maintain the toilet in excellent condition.

Table 18 - Difficulties in Using Toilets

	Accra		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage
Toilets not cleaned thoroughly	92	58.2	27	25.7	27	33.3
Toilet usually overflows	10	6.3	5	4.7	-	-
Congestion	2	1.2	5	4.7	10	12.3
Long queues	2	1.2	-	-	3	3.7
Bad odour	2	1.2	-	-	-	-
Has unhealthy and filthy atmosphere	1	0.6	15	14.2	-	-
The 10 pesewas paid is too dear	-	-	1	0.9	1	1.2
N.A.	49	30.8	52	49.5	40	49.3
Total	158	100.0	105	100.0	81	100.0

Toilets in the Kumasi and Takoradi markets are cleaned daily whilst those in Accra are irregularly cleaned. The normal period for cleaning is in the morning before business hours. Over 56 per cent of traders in Accra report that they are often disturbed by odour from the toilets whereas 32 per cent and 39 per cent traders in Kumasi and Takoradi respectively are so distrubed. In the latter two towns traders indicate that they are often disturbed during the cleaning process, but 43 per cent traders in Accra markets claim that they are disturbed by odour from the toilets at all times. Most problems related to overflowing and bad odour could be avoided if the city councils could empty the underground holding tank regularly and have the lavatories cleaned more thoroughly.

It is noted that market toilets are considered like any other public lavatory in the city so the problem could be effectively solved as part of the plan to rehabilitate public toilets in Ghana. In Accra there is an action-oriented programme designed to rehabilitate the toilets by selecting one toilet and clearing the latrine under proper sanitary conditions. After one has been satisfactorily cleared the labourers move on to the next. Since the city council has such a choice perhaps the market toilets should be considered a priority because they serve traders in the markets as well as the surrounding houses. Where the situation is deplorable both sellers and customers are exposed to health hazards.

Water

Traders are provided with water through public stand pipes constructed in the markets. This is the only facility that the city/municipal councils have erected in all the 11 markets studied, although the majority of traders do not enjoy this facility.

Seventy-six per cent of traders in markets in Accra obtain water from stand-pipes, whilst 18 per cent buy water from ice-water vendors. 22/ In Tema 86 per cent get their water from stand-pipes and the rest either buy from bottle and cup vendors or fetch water from private homes outside the market. In Kumasi, however, only 41 per cent obtain water from public stand-pipes, 46 per cent buy water from vendors and the rest bring water from home or buy water from traders who have erected private stand-pipes at their own expense. In Koforidua and Sekondi-Takoradi the situation is different. Sixty-eight per cent of traders in Koforidua have to take water from the house and supplement that with what they buy from the vendors, whereas in Sekondi-Takoradi 32 per cent of traders obtain water from public stand-pipes, 35 per cent buy water from traders with private stand-pipes, and a further 19 per cent buy from water vendors.

Traders in Koforidua central and Sekondi-Takoradi markets encounter more difficulties in trying to obtain water. Ninety-eight per cent of traders in Koforidua and ninety-five per cent in Sekondi-Takoradi indicate that they enounter difficulties. In the latter some traders in their desperation have erected their own stand-pipes in the market and collect fees from every trader who uses them. The problem is connected with the situation of the taps as Table 19 shows. The public taps in these markets have been out of order for such a long time that traders have to make private arrangements for all the water used in the market. To help to improve the situation traders in Accra, Tema and Kumasi suggest that they want more taps to be provided in the markets. Those of Koforidua and Sekondi-Takoradi want all the broken down taps to be repaired and more installed in the market. It seems the city council officials are sympathetic but blame the situation on lack of funds and material.

Another problem about which the traders are vocal is the fee charged by the private tap owners. Forty per cent of traders in Sekondi-Takoradi pay water charges to the tap owners. In Kumasi 38 per cent and in Accra 27 per cent also make payments to other traders for water they use. The traders who are thus exploited believe strongly that they would save a lot of money if the city/municipal councils restored the old taps which have broken down.

22/ Water vendors in the market either hawk or sit in the open space and sell ice-water by the bottle or cup.

Table 19 - Difficulties Encountered in Obtaining Water

	Accra		Tema		Koforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Does not apply	106	67.08	25	51.01	2	4.00	51	48.56	5	6.16
Stand-pipe too far	11	6.96	15	30.61	0	0.00	2	1.90	0	0.00
Congestion at taps	5	3.16	1	2.04	0	0.00	1	0.95	0	0.00
Tap out of order most of time	25	15.82	0	0.00	48	96.00	12	11.42	70	86.41
Lack of taps in market	8	5.06	0	0.00	0	0.00	13	12.38	2	2.46
Private monopoly	3	1.89	8	16.32	0	0.00	26	24.75	4	4.93
Total	158	100.00	49	100.00	50	100.00	105	100.00	81	100.00

Day-care centres

Most traders have four children on the average, but they need time and freedom from other social commitments to be able to concentrate on their business. Young children need a lot of attention and often detract their mothers' attention in the markets.

The market with the most convenient day-care centre in Accra is Mallam Atta where this facility is located within the market. Makola No. 2 also has a day-care centre but it is sited across a busy road about 100 metres from the southern gate. Similarly, the Asafo and Tema markets have day-care centres outside the market. It appears these day-care institutions have limited vacancies so only a few traders make use of the facility. For in Accra 15 per cent of traders send their children to the day-care centre, in Tema 10 per cent and in Kumasi 31 per cent. Indeed, traders who use the facilities in Accra and Tema think they are adequate but 14 per cent of traders in Kumasi consider the facility inadequate and suggest that the Government should provide more recreational facilities for the children and the buildings should be renovated.

Those who do not make use of the day-care centres where available give various reasons as can be seen from Table 20. In Accra about 24 per cent of traders do not make use of the day-care centres because they do not need them as they have no children or their children are either too old or too young for the nursery. A few traders prefer to make use of a nursery near their home since they find it more convenient. The reason concerning children being too small for the day-care centre should be related to the inadequacy of the day-care centres. Centres could be equipped to cater for children ranging between a few months to pre-primary age, so that young mothers could avail themselves fully of the day-care centres.

In response to a question whether, if there were no day-care facilities traders had ever felt the need for one, 78 per cent of the women expressed the need for day-care centres in the markets and gave several reasons why the markets should be provided with this useful facility. The traders who are most enthusiastic about day-care centres are those in Koforidua and Sekondi-Takoradi (Table 21). Sixty-six per cent of traders answering in the latter town indicated that a nursery or day-care centre in the market would solve the problem of sending children to a nursery far away. A further 6 per cent also mention that it would solve the problem of making a trip to pick up children after a tedious day. Traders also feel strongly that day-care centres in the market would help to solve the long standing problem of children getting lost in the markets. Traders claim that while they are busy selling their children sneak out of the stall and get mixed up with the floating market crowd and consequently, wander away into the busy market streets. This is not only dangerous but also time-consuming because when it happens the trader has to abandon her wares for hours on end looking for the children. The traders also recognise other advantages in market day-care centres. They argue, for example, that their children would be exposed to qualified teachers, thus providing them with good pre-primary education.

In Koforidua 58 per cent of traders reported that a day-care centre in the market would help mothers to concentrate on their work. Another 33 per cent indicated that it would solve the problem of sending children to distant day-care centres. Other reasons given were similar to those offered by traders in Sekondi-Takoradi.

Table 20 - Reasons for Tradèrs Sending Children to Nursery

	Accra		Tema		Kumasi	
	No.	Percentage	No.	Percentage	No.	Percentage
Too far	1	0.63	1	2.04	5	4.76
Make use of nursery near home	15	4.49	2	4.08	1	0.95
Children are already grown	29	18.35	21	42.85	7	6.65
Have no children	6	3.79	8	16.32	2	1.90
Too young	3	1.89	7	14.28	1	0.95
Leave them at home	2	1.26	2	4.08	0	0.00
Not applicable	87	55.06	6	12.24	86	81.90
Total	158	100.00	49	100.00	105	100.00

Table 21 - Need for Day-Care Centres

	Accra		Koforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Need nursery	50	87.8	33	71.7	29	85.3	53	65.4
Need no nursery	7	12.2	13	28.3	5	14.7	28	34.6
Total	57	100.0	46	100.0	34	100.0	81	100.0

The few people who are not in favour of nurseries feel that when children are sent to a nursery within or just outside the market they would run away and come back to disturb their mother's business. However, if they are in a day-care centre far away or near home they will be compelled to stay until the close of the day. Also a few traders prefer day-care centres near their homes because they live so far away from the market that they cannot afford to transport their children. The rest of this group are of the opinion that the markets are not big enough to provide a day-care centre with all the essential facilities such as playgrounds.

Clinics

Only three out of the 11 markets have clinics either inside or near the markets. Mallam Atta market is the most favoured with a clinic located right inside the market whereas in Makola and the Kumasi central market there is a near-by clinic. Traders undoubtedly use this facility for themselves and their children when they fall sick while in the market. Nevertheless, traders encounter many difficulties using the clinics. The difficulties involved are long delays before attendance, high clinic consultation fees and the prohibitive cost of drugs. Most of these problems could be related to the ownership of the clinics. In Makola and Mallam Atta the clinics are not expensive because they are Government owned and the delays are minimal, but in the other markets most traders rely on private clinics for services which are very expensive in terms of time and money. As a result of the problems generated by private clinics outside the markets, all traders in markets without this facility say emphatically that there is a need for a clinic or some health facility in the market. The city council seems to be aware of the problem but in all the towns except Tema, where the facility is lacking, they attribute the problem to lack of funds. In the latter town they report that there is no space available.

Cooking facilities

One of the essential duties of women is to prepare meals for themselves and their families in addition to other socio-economic commitments. Traders were, therefore, interrogated about how they obtain their meals in the market and their attitudes concerning improvement of cooking facilities in the markets. The results show that on the average 65 per cent of traders in all the markets buy prepared food from food vendors in the market as illustrated in table 22. In addition to this 41 per cent of traders in Accra prepare their own food in the market using charcoal as the main source of power. Only 5 per cent of traders in Accra prepare meals at home and carry them to the market. In Tema, on the other hand, 27 per cent of traders buy food from restaurants in the market. Koforidua is the only market in the sample where traders do not cook in the market. This might be attributed to the ease with which traders could buy readily available food in the market. The majority of those who prepare their own food in the market do not encounter any difficulties in doing so, but the few who do complain that cooking disrupts their business and that there are inadequate cooking facilities.

Table 22 - Traders' Source of Food

	Accra		Tema		Koforidua		Kumasi		Sekondi/Takoradi	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Buy from food vendors	82	51.89	28	57.14	40	80.00	74	70.47	54	66.66
Prepare own food in market	65	41.13	6	12.21	-	-	4	3.80	12	14.81
Prepare at home	8	5.06	1	2.04	7	14.00	14	13.33	14	17.28
Buy from restaurant in market	-	-	13	26.52	2	4.00	10	9.52	-	-
Not stated	3	1.89	1	2.04	1	2.00	3	1.85	1	1.23
Total	158	100.00	49	100.00	50	100.00	105	100.00	81	100.00

The traders were, therefore, asked whether they would like a special place for preparing food. This generated a positive response among well over 50 per cent of traders in each city except Sekondi-Takoradi where a good 70 per cent indicated that they would not like the facility. They argued that they would not have time to use it because they cannot leave their commodities unattended to go and cook. Some other reasons advanced included the fact that they considered their stalls a convenient place for cooking, preferred cooking at home, the husband would not eat food prepared in the market and cooking was a waste of time.

It seems that traders are more enthusiastic about meals-on-wheels. About 70 per cent of traders would be willing to patronize such a facility because they thought the meals would be more hygienic and cheaper as they would be subsidized with public funds. Moreover, it would save traders the bother of cooking as the meals would be organized regularly to reach traders at specific times. It would also solve the problem of the trader leaving her wares and going in search of food. Those who do not support the idea say they do not like food that is meant for the public and that they enjoy preparing their own meals. In addition food that is so prepared will not be hygienic, and it will drive prepared food vendors out of business.

Other facilities

Traders in Accra, Tema, Koforidua and Kumasi are often disturbed by rain, whereas in Sekondi-Takoradi more than 53 per cent of traders say they are not disturbed when it rains. The major cause of the disturbance in all cases is leaking stalls or stalls which are not fully covered as in Tema, or lack a roof. In each market there are many traders who sell in the open for lack of stalls. Such people are the most exposed to the rains. There is, consequently, a need to repair leaking stalls as well as build more stalls and stores in the markets.

The need for electric light is felt in Accra where 76 per cent of traders report that they need light to transact business around 6 p.m. In such a big town as Accra many buyers have to visit the market after office hours to pick up food items for the evening meal. Hence the markets close much later than in a relatively smaller market like Koforidua. Markets in Takoradi, Asawase and Koforidua do not have any electricity, but where this facility exists the city council maintains the lights and pays the bills. It seems that traders do not have an urgent need for lights although they are necessary for the sake of general security during the night.

In spite of problems faced by traders concerning lack of and breakdown of facilities in the markets it appears there is no well laid down procedure through which traders could channel their complaints to the city council authorities. About 80 per cent of traders in all the urban markets do not send any complaints to the authorities. The remaining 20 per cent who do send their complaints through the market association. This is particularly the case in Koforidua where 50 per cent of traders channel their problems through their active market association. Another 28 per cent send them either through the association or directly to the authorities. In Tema traders make use of their 'commodity queens' as a link between them and the authorities. Forty-six per cent send their problem through the queens whilst 18 per cent use the market association. Traders in Accra and Kumasi are quite silent

about how they send their complaints to the authorities. According to the City Council authorities complaints offices have been established in the markets for such a purpose, but traders are not aware of this facility, or they consider it tiresome to go to the office and complain frequently about facilities which are not improved. In Sekondi-Takoradi the council calls the 'commodity queens' and discusses problems with them. In Kumasi traders send their complaints to the market superintendent but where traders are not satisfied with the solution of the problem it is referred to the market committee of the council.

Wishes of traders concerning facilities

An important step in the provision of ancillary and utility services in markets should first and foremost be to assess traders' perception of their environment as well as find out the services they urgently need. Traders were therefore given 11 different facilities to rate in order of preference. The facilities included both operational support such as storage and credit services as well as environmental facilities. The rating of the facilities reflects the socio-economic needs of the traders. The picture that emerges from Table 23 reveals that the greatest requirements lie in the provision of environmental or social services which are essential to basic human welfare, but the needs vary from city to city.

In Sekondi-Takoradi 42 per cent of traders indicate as their first choice the provision of water in the markets because the taps are out of use or are owned privately. Their second requirements are clinics or health centres to which they can rush in case of emergency or of any minor illness. Third is the provision of credit facilities which traders report they need for their business. The next in the rank is the provision of transport to convey their goods to the market.

Traders in Kumasi would prefer as their first choice the establishment of clinics. Next come toilets followed by water, storage and transport. The Koforidua traders, 96 per cent of whom responded, indicated that the single most important item was water. This is not surprising because there is no water in the market and traders have to rely on other sources of water instead of stand-pipes in the markets. Other facilities needed are clinics either in the market or in the precincts of the markets and storage facilities.

In Tema the emphasis is on toilet facilities because as already stated the toilet in the market is out of use. Similarly, the priority of traders in Accra is the provision of toilets as indicated by the 47 traders who opted for this facility as their first choice. The second facility of importance in Accra is a clinic followed by credit facilities. The priority pattern of traders in Accra deviates from those of other towns. Credit is important because of the magnitude of activities. The larger a trader's stock the better her performance level.

It appears that even though traders would like to have day-care centres this need takes a back place to more urgent and vital services like water, toilet and clinics.

Table 23 - Selected Facilities Required by Traders

Facility	Accra	Tema	Koforidua	Kumasi	Sekondi-Takoradi	Total
Water	19	1	41	8	42	111
Toilets	47	39	1	17	4	108
Clinics	23	-	3	30	23	79
Credit	21	-	-	6	6	33
Transport	19	-	-	7	5	31
Storage	10	4	3	8	1	26
Day-care centres	5	-	-	3	-	8

V. SUMMARY AND RECOMMENDATIONS

In Ghana, markets are the source of all staple foods used in the home, and are, therefore, essential in every town. These urban markets are by and large under the control of women traders, nearly three quarters of whom are retail traders. In the large urban centres women predominate in trade as a result of their low educational background and the ease with which one can enter the trading business, which is an informal job that needs neither big capital nor special skill. It has to be stated, though, that some enter trade because they want to save to further their education or want an opportunity to get employed.

Traders operate in large markets provided by the city or municipal councils for the specific purpose of buying and selling, and generally start business between 6 or 7 a.m. and close at about 6 p.m. This means that traders have to stay in the market place for at least 10 hours a day which represents a long working day. On this basis one would expect congenial and adequate physical structures in the markets as well as the provision of basic utility services and a healthy atmosphere for the welfare of traders, but the existing services leave much to be desired and indeed, the sanitation is abominable. Stalls and stores provided are inadequate and many traders have to transact business in the open by spreading their wares on tables. Where stalls are available most of them leak and fail to provide effective shelter during the rains. In addition to these problems the cement floors of the markets are badly eroded with gullies which collect pools of water when it rains thus rendering some parts of the market impassable. This problem is compounded by the fact that there are no effective drainage systems in some markets to channel off excess water and waste water produced by traders is thrown about indiscriminately. In cases where drains are available they are maintained irregularly giving rise to blockages which give off a very offensive odour and disturb the traders.

Even much more appalling than the drainage situation is the general filth in the market in the form of waste papers and leaves for wrapping food and worse of all the condition of the refuse dumps. Garbage disposal in the markets, particularly in Accra, has become more difficult with the increasing market population. The situation is aggravated during the rainy season when the problem reaches an alarming proportion. There are piles and piles of garbage causing the refuse dumps to overflow. Under these circumstances traders are disturbed during business hours by the stench. A serious view is taken of the filthy environment which constitutes a health hazard to traders, and could easily spark off an epidemic.

Moreover, toilets in the markets are not adequate and the few provided are in such a deplorable state that traders are reluctant to use them. As many as 77 per cent of all traders interviewed have problems trying to use toilets. The difficulties are connected with irregular emptying of the underground holding tanks which leads to overflowing, thus creating an unhealthy and filthy atmosphere and unbearable odour around the toilets. Yet some traders are compelled to transact business near these toilets in spite of the disgusting stench.

In addition to the drainage and sanitation problems, other services are also poor. The city/municipal councils seem to have provided water in all the markets, but unfortunately most of the water-pipes have been out of use for a long time and even the few working have proved insufficient with the phenomenal rise in the market population. Consequently, traders encounter many problems using taps. For instance, there is congestion at the public taps whilst private traders who, through their own initiative, have erected taps in the market demand fees from all traders who make use of the stand-pipes. The consequence is that most traders resort to buying water from water vendors - a practice which is most unhygienic.

Another utility service which has received less attention from the authorities is clinics. Only Mallam Atta, Makola and Kumasi central markets have clinics attached to them, although this is an essential facility. In and around most urban markets emergency medical attention cannot be obtained.

Most markets also lack electricity which is needed at night for general security.

A problem which has not been seriously considered by the market authorities is the provision of cooking facilities. Sixty-five per cent of traders buy prepared food from vendors because they have no time to prepare their own meals. To them food sold by vendors is unhygienic and they would, therefore, be prepared to patronize meals-on-wheels, if provided.

In the midst of the poor sanitation problems and inadequate ancillary and utility services, traders who are mostly mothers have to bring up their children in a filthy environment. On the average traders have four children for whom they have to care while doing their business, which demands time and freedom for concentration. As children in the market disturb their mother's activities, day-care centres in or around the market would be an asset to the trader, but most markets do not have this facility to relieve mothers of this extra responsibility during business hours. Only three markets enjoy this service, but even then these centres are not fully equipped. Recreation grounds are limited whilst there are no facilities for young babies so mothers are not even aware that it is possible to send babies to day-care centres. Some traders also leave their children at home because they find that more convenient. There is no need to emphasize the need for this sort of facility near markets because 81 per cent of traders who have no access to day-care centres insist that they need this service on the grounds that they would make only one trip from home to the market instead of making a separate trip to a distant nursery. The rate at which children get lost in the market would drop and children would have a sound foundation for development because they would be exposed to qualified teachers at the pre-primary level.

Once the market environment is upgraded and the social infrastructure improved it is expected that the trader would improve her performance and contribute more to national development because she would face less operational constraints like transport problems which are particularly serious for wholesalers who travel to periodic markets and farms to procure and assemble foodstuffs for collection to the urban centres. In some cases the farm roads are blocked by floods or they are in very poor condition so the wholesale trader has to hire a tractor or people to carry produce on their heads to the assembling points. The difficulty of getting the appropriate means of transport and the tractor hire contribute to high costs of foodstuffs in the markets.

Most markets lack storage facilities so traders have to keep their wares in the open on tables or on the bare laterite floor. The produce is, therefore, exposed to all changes in the weather and also to thieves. It seems the lack of storage facility in the markets is intentional because one chief revenue officer stated that traders were not allowed to store goods in the market according to section 6 of the market by-laws. That by-law should be revised as it is not practical for a trader to carry home her excess stock of perishables and bring them back the following day.

There is also the problem of credit facilities which are more needed in Accra where the level of activities is high and traders require much more capital for transacting business in a big way. Without financial backing it is difficult for the ordinary retail trader to climb up the success ladder. The banks normally demand a security which the trader cannot provide. Thus they have to depend on finance from middlemen or relations.

It is a common belief that middlemen are exploiters and prolong the marketing chain so they must be eliminated from the distributive system. Nevertheless the research findings have shown otherwise. Despite the general unfavourable view of middlemen there is a consensus among traders that middleman are useful and must be retained. They provide retail traders with goods regularly, thus ensuring adequate supplies in the markets. The role of the middlemen is essential because retail traders do not have time to go round villages hunting for produce from farms. Neither do they have the means of transporting goods. Above all the middlemen also offer credit to traders.

In the light of the research findings it is clear that the performance of traders is hampered by numerous and basic operational constraints as well as critical environmental problems which have to be eliminated in order to alleviate their plight as they perform their multidimensional role as own-account earners, home-makers and mothers. In order to achieve this the recommendations below, which are classified as general, short or long term and arranged in order of importance, are suggested.

Recommendations

(a) General

1. To ensure generally good sanitation and environmental conditions conducive to trade, there must be a more effective administrative system with the city councils showing greater interest in the markets. For effective management, therefore, city market committees comprising the chief revenue officer, a health officer and the city engineer, 'market queens' and a representative from the environmental protection council should be formed. It is envisaged that effective co-ordination among these officers and others connected with the market would help to improve and maintain ancillary and utility services in the market and improve communications between traders and the councils which at the moment is ineffective.

2. The inadequacy and poor maintenance of utility services are usually blamed on lack of funds. The markets are known to generate a lot of funds through fees and tolls which are sometimes siphoned into other areas. An efficient revenue collection system should be devised to ensure that monies collected from markets are utilized in the interest of market participants.

(b) Short term

1. General sanitation in the markets must be improved in the light of the correlation between sanitation and public health. All refuse dumps overflowing with garbage should be cleaned and maintained regularly with refuse collected at least once a day. To prevent waste being thrown about indiscriminately dust bins or fixed litter containers should be provided at strategic points for the use of both sellers and buyers.

2. Toilets should be rehabilitated to rid the markets of the deplorable stench, and thereafter be maintained regularly. The experience of Takoradi has shown that where tolls of 10 pesewas are collected from users and utilized for maintaining this facility, the Takoradi toilet is the best in the whole study area. The toll system can be adopted for use in other markets to help to maintain the toilets.

3. All broken down stand-pipes should be repaired, and the city councils should buy off taps erected by private traders to break their monopoly on water in markets.

4. Smaller tolls should be collected from traders who transact business in open spaces because their monthly fees are much higher than those enjoying the shelter and comfort of stalls and stores, or they should be encouraged to move to other markets.

(c) Long term

1. More stand-pipes or water units should be constructed in all the markets. One stand-pipe should be provided to serve about 500 traders instead of the present average of one to 3,000.

2. Female and male urinals should be provided as separate units attached to the toilets to ease the pressure on the toilets. Where there is inadequate space two or three stalls could be converted for this purpose.

3. Clinics or at least health centres manned by a nursing officer, should be provided in the markets so that traders and visitors to the markets could be treated for emergency and minor health problems.

4. Existing day-care centres should be expanded and upgraded to modern standards with extra facilities for babies. Where centres are lacking one should be built as near the market as possible since many traders are mothers and strongly support the need for this service.

5. The market floors should be appropriately tarred or cemented with well planned covered drainage systems.

6. Credit facilities are needed by retail traders to help to improve their economic performance. The same commodity sellers should be encouraged to come together for financial assistance under the Agricultural Development Bank commodity loan scheme. In this scheme no collateral is needed but all the members of the group are collectively held responsible if a member fails to honour her obligation.

7. Transport systems should be improved to help wholesalers who operate between rural and urban areas in order to improve supplies in the markets and also reduce prices. In this regard roads leading to major food growing areas like Sekesua and Asesewa should receive priority maintenance attention.

8. The market by-law regarding storage facilities should be revised and provision made for storage because at the close of the day, sellers are forced to sell left-over commodities at very low prices because they can neither store them nor send them home. Some of the foodstuff stalls could be converted into storerooms like the yam stores at Tema constructed with wire netting. Wooden benches should also be provided on which food crops like plantain and cassava can be spread.

9. A cooking unit, not necessarily for full-time cooking, but equipped with a cooker for warming purposes and water and sink for washing up should be established. In addition meals-on-wheels could also be provided so that traders could avail themselves of well-prepared and hygienic meals in the market.

10. Adequate space for loading and unloading goods should be provided just outside the market.

11. Middlemen (wholesalers) should be maintained because they are invaluable and acceptable to the retail trader.

12. All stalls and storerooms which are leaking should be repaired.

13. Effective channels of dissemination of information between traders and authorities should be strengthened through the 'market queens'. The revenue offices established in the markets should also act as an information bureau whereby market queens could contact the authorities for urgent problems.

14. Literacy training for traders and provision of radio boxes in the markets will help traders to keep abreast with developments in the country.

Most of these recommendations, especially those relating to storage systems, cooking units and more space for transacting business, will be difficult to implement given the limited space occupied by the markets, but in planning and building new markets all these facilities could be incorporated to meet the rising aspirations of the traders.

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